G. R. S. 58]

Previous references. 1329:20 (G. F.)

File No. G. F. 1/19

Serial Nos. 4/5.

Later references.

Preserve

GENERAL AND REVENUE SECRETARIAT

Serial Nos. 2.

Part B for August 1919.

SUBJECT

Suggested Amendments to Sections, II, III & IV of Savings Bank Rules Act II of 1873.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1379-80

Part B for June, 1915.

SUBJECT.

sanctioning the retention till the end of May, 1915 of a measurer, a sheikdar and their peo. the M. A. Ry

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G: 1379. Proposal: Sanctions the Retention.
: 1380. G. order: Communicates G: 1379

R. S. III—1]

C...RAL AND REVENUE SECRETARIAT.

FILE HEADING.

Amendments to Savings Bank Rules.

From Rao Bahadur Ranga Iya

No. Dated 24. Received 24

Diary No. 2... Enclos. 1 Spare Copies. Serial No.

BRIEF ABSTRACT OF LETTE

on proposed amendments to Act V of 18

NOTES AND ORDERS.

1. According to the suggestion, minor be defined as "a person who is not deemed to have attained his majority under the Indian Majority Act 1875". The present definition is "a person who has not

Serial No.

completed the age of 18 years. The subject is one for the Legis. Dept. to deal with.

2. The other suggestion is to raise the limit upto which the Treasury officer is competent to make payment to a deceased depositor's successors. The present limit is Rs. 1000/- and the suggestion to raise it to Rs. 3000/- ~~as is the case~~ The compt. may be consulted. ~~It is also suggested to raise the limit upto which exclusion is granted~~

3. Under sec. 8 of Act V of 1873, where the amount of the deposit belonging to the estate of a deceased depositor does not exceed Rs. 1000/-, such amount is to be excluded in computing the fee chargeable under the court fees act of 1870 on the probate, etc. granted in respect of the deceased person's property. The suggestion now is raise the limit to Rs. 3000/-. The Rev. Sectt. will have to be consulted.

Mr. Ranganathan has now kindly furnished a comprehensive list of amendments & I have sent the consignment to Dept. which

Not. 30/7.

General and Revenue Secretariat. | File No. | of 191

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his suggestions together — Amendment of the S. Back as well as the rules. are filed all the papers in a chip note in Spare 18 (1) relating to the revising the S. B. rules (2) ——— rules.

4) From Mr. Rangachariar — forwards copy of a revised set of S. B. rules — Section 1.

The file relating to the Revision of the S. B. rules is ~~submitted~~ put up.

Most of the suggestions of Mr. Rangachariar have already been sent to the Comptr. for Opinion.

The following are the material changes suggested:—

1) Rule 4. Definition of "Minor" to be altered.

2) Rule 6. Opening of accounts on behalf of lunatics

3) New rule 10

4) New Rule 13

5) Rules 29 & 30 do

6) " 37 delete

7) New rule 36

8) " " 42. Mr. Rangachariar suggests that 3000 shd. be the limit. Vide [illegible]

G. R. S. III-2]

General and Revenue Secretariat. | G. 7. File No of 191

Serial No.

Note of 30th March.

578

From The comptr.—
GAD 53 of 6-8 — forwards
opinion re rules. 49, 67 & 75.
Subj rules 67 & 75 relate to
Section II.

8/8

The suggestion of Mr. Rangachariar a
(1). Amendment of the Savings Bank rules
as in force in Mysore — by
(a) altering the definition of minor,
(b) raising the limit of 1000 to 3000
for purpose of exemption from production
of succession certificate or exclusion for
computation of court fee in respect of
the claims of deceased depositors —
(2) Amendment of the Savings Bank rules
(a) by limiting the pamphlet re. S. Bank
to Section I only, and making the
rules in Sections II & III as additional
chapters and appendix to the Trg Manual
(b) by proposing alterations in the
rules in Section I somewhat in accordance
with the Bank Post of the S. B. rules —
(3) It is also suggested that a copy

G. R. S. ...

General and Revenue Secretariat. File No. of 191

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I think complete opinion is invited on this point separately
N

of the rules. Section I. Strike punishes breach operative who has opened intends to open a S.B. acct. —

As regards the amendment of the S.B. acct. by raising the limit of 1000 to 3000, the question involves forgoing of revenue and requires careful consideration — and might be dealt with separately —

The alteration of the definition of minor has been introduced by Mr Ramachandra in his amended draft of rules of Section I.

In a memo he has explained the principal variations suggested in his draft —

The entire file of papers is forwarded to with compliments for favour of an expression of opinion and early return as per orders. —

N Sreenivasa Iyengar
For Secy.

723-R/720/G.A.D. 25-6-20.

Returned with compliments
note on the subject is
placed below

No.720/G.A.D Dated 18th May 1 25th June 192

Rao Bahadur Mr. Rangacharyulu suggests amendments both to the Savings Bank Act of 1873 and to the Rules. So far as the rules are concerned, he has taken Sections I and II separately and submitted amendments in a book-form, dealing with all the Rules one by one. There are besides 16 letters of his, in which he explains in detail the reasons for the additions and modifications proposed by him. Section III of the Savings Bank Rules has also been amended and the forms revised.

2. The amendments proposed are noted upon seriatim below:-

The Savings Bank Act.

(1) Definition of Minor.

For the definition of "Minor" in the Act which is given as "a person who has not completed the age of 18 years", Mr. Rangacharyulu proposes the substitution of the words "who is not deemed to have attained majority", in conformity with the -- Government of India Savings Bank Act of 1917. The reason for the alteration is given in Mr. Rangachryulu's letter dated 24th May 1919 from which it will be seen that it is intended to meet cases wherein a court of Justice or Court of Wards declares a minor to continue as such, till he attains the age of 18 or 21 years, as the case may be. This is a point for the Legislative Department to consider. If, however, the exceptions to the general rule, under which a minor is one who has not completed the age of 18 years, are few, the definition as it now stands may well be retained and the general exceptions coming under it, may be embodied as a note under the definition. Vide also the modifications in para 35 (1) of the Rules as amended and re-numbered by Mr. Rangacharyulu.

(2) Substitution of R.3,000/- for R.1,000/- (para 4 of the Act).

With the facilities already afforded in the case of our Savings Bank Depositors for nomination during life time, it does not seem to be necessary to afford further facilities in this

direction for payments after the death of depositors. I personally think it undesirable to enhance the powers of Treasury Officers, particularly the Taluk Treasury Officers in this -- respect.

Rules.

(The numerator indicates the numbers as proposed by Mr. Rangacharyulu and the denominators, the numbers of the existing Rules).

Nil/1. The addition made to this rule is that embodied in Rule 5 of the existing rules. This is not numbered but treated as a preamble.

This may be adopted.

1/4 The only change is the alteration in the definition of "Minor" which requires sanction of Government. (Vide para 2 (i) supra). The term "Comptroller" has been newly defined. This may be adopted.

2/3&19 This is only a matter of arrangement. There is no change except in the latter part which is taken from Rule 19 of the existing rules.

3/6 No change

4/5 The first part of our Rule is omitted, as it is included in the preamble. The second part is retained as a new Rule.

This may be adopted.

5/7 The existing rule is amplified by specifically naming those who may deposit money under this rule in addition to those generally contemplated in the body of the rule. The additions made, as taken from the Post Office Savings Bank -- Rules, are apparently cases decided by the Government of India, from time to time, either on reference made or doubts entertained The existing rule is sufficiently comprehensive and may I think, be left as it is. The addition proposed in the body of the rule including that relating to lunatics may stand if it is in conformity with the provisions in our Lunacy Act.

6/8 The words "or lunatic" may be added after "minor" in line 7 of clause (2) of the proposed rules.

7/9 No change.

8/10 D

9/11 As suggested by Mr. Rangachariar in the explanatory memo the rule may be altered as follows:-

"The smallest sum of money that can be deposited at any time is four annas and no sum can be deposited that includes a fraction of an anna".

10/nil. This is a new Rule, introduced on the analogy of the Post Office Savings Bank Rules. I consider this unnecessary. (Vide remarks against Rule 6/7). The Comptroller will, in -- doubtful cases, issue necessary instructions to Treasury Officers obtaining, if necessary, the sanction of Government. The rules however, in clauses (e), (f), (g) and (h) may, with suitable -- alterations, be included under Rule 17 of our Rules, as a note for the guidance of depositors and treasuries.

10A/16 This is merely rearrangement of numbers - No change.

11/12 No change.

12/13&14 No change.

Here our rules 15 and 16 are proposed to be deleted. But they may stand for reasons stated against the proposed rule 10 (Public Accounts).

13/nil This is a new rule (Vide remarks against Rule 10 supra). With the facilities now afforded for opening Savings Associations, the necessity for the inclusion of officers of special departments mentioned here becomes unnecessary.

14/18 Our rules are based on local orders and procedure and

19 Any person wishing to open an a/c should apply to the nearest Madras Savings Bank. Application need not necessarily be made in person.

19A. ~~If the person has not attend in person~~ The applicant if he attends in person should fill up in a clear hand an Index Card showing his name, his fathers name, if he is an Indian, his occupation, residence and the date of birth of the minor in the case of an a/c on his behalf and should sign the Index Card as well as a declaration in the prescribed form ~~printed thereon~~ given below to the effect that he has read and accepted the Savings Bank rules.

If he be unable to write he must affix his mark or seal to the declaration in the presence of a witness which should be attested by the signature of the witness.

A copy of these rules will be given to him to keep or they will be read and explained to him if he be unable to read.

20 If he should not attend in person, the needful forms will be sent to him on application ~~together with the Index Card~~ which should be duly filled in as pointed out above and sent to the Bank. A copy of these rules with the form of declaration will also be sent to him. He must present the declaration duly signed with the first deposit

Name of declarant
Father's name
Caste
Occupation
Residence
Date of birth
Minor's name
Signature
Witness

these need not therefore be altered.

Our Rule 19 is omitted as it is included in the proposed Rule 2.

15/20 This is a matter of mere re-arrangement.

16/21 Provision is made for withdrawal of money deposited on behalf of a lunatic.

This may be adopted.

17 & 18/22 & 23 No change.

19/24 Our Rule 24 is proposed to be replaced by the rule in the Post Office Savings Bank. As the information furnished in Rule 24 of our rules is for the depositors and not for Treasury Officers, it may stand. Besides, Rule 25 (Proposed Rule 20) which is retained intact presupposes rule 24, as it now stands.

20/25 & 27 A foot-note is added to this to show how the declaration is to be worded when an account is to be opened on behalf of a minor or a lunatic etc.

This may be adopted.

21/28 Our Rule may be retained, as it is for the information of the depositors.

22/26 No change.

Our Rule 27 has been omitted as the provisions are contained in the foot-note to Rule 20. The following may be added to the foot-note to Rule 20:-

"Deposits are repayable only to the guardian of the minor during his minority".

Rules 29 and 30 of our Rules are also proposed to be deleted on the ground that they will be included in Section II, relating to the Treasury procedure. As information contained in these rules is also intended for the depositors, the rules may stand.

23/31 No change.

24/32 This rule has been recast as per Post Office Savings Bank Rules. At present, no fee is levied for issue of a Pass Book, when the account is closed and reopened under Rule 44 of our rules. There seems to be no necessity for departing from the existing procedure and the Rule may stand as it is.

25/33 Note 3 has been added to our Rule ~~25~~ 33 to show that the chellan may be signed by any one not necessarily by the depositor A minor mistake in the correction slip has also been rectified. This may be adopted

26/34&36. Our rule has been amplified and it may be adopted.

~~26/35~~ 27/36 & 36 No change, except a note at the end, relating to our rule 36.

Our Rule 36 has been omitted as the provisions contained therein are contained in the proposed rules 26 and 27.

Rule 37 is also proposed to be deleted. This may stand for the reasons stated against Rule 14 of the proposed rules.

28/nil This is the rule in the correction slip to Rule 34 of our Rules, proposed to be shifted to the end of the rules, coming under the heading "Mode of Withdrawing Money".

This may be adopted.

29 & 30/38 & 39 No change.

31/40 & 42 Our Rule 41 has been cancelled. Rule 40 and 42 have been combined into rule 31 and notes 4 and 5 are added, so that the rule may apply to minors and security Deposit Accounts.

In regard to note 4 proposed to be inserted under this Rule Vide this office letter No. G.A.D. 53 dated 6-8-1919. The rule in Note 5 requires sanction of Government as it involves a departure from the existing procedure, under which interest is allowed even after the period for which the security is held, expires.

32/43 This has been amplified so as to bring under the same

This may be adopted.

33/46 The change made in this explains clearly what the deposito should do in case he ~~xhx~~ wishes to close his account.

This may be adopted.

34/47 No change.

35/48 This has been amplified. The word "Majority" has been defin and provision has been made for closing the account when the minor is not residing in India. Rule (2) proposed to be added requires sanction of Government (Vide remarks against para 2 (1) supra, under the heading Savings Bank Act).

36/nil This is a new rule. (Vide remarks against Rule 5 of the proposed rules).

37 & 38/44 & 45 These have been left intact, but inserted after "Reopening of Account", as the account should necessarily be -- closed before it can be reopened. The arrangement may be adopted.

Our rule 49 is omitted, as it relates to instructions to the Treasury and not a rule for the guidance of depositors.

39/50 No change.

40/53 This may be adopted. (Vide note on Rule 8 Section II proposed by Rao Bahadur Mr. Rangachari infra)

41-45/51 Rule 51 of our Rules has been amplified for the purpose of avoiding reference to the Savings Bank Act of 1873. Section I of the Savings Bank Rules is now published along with the Act for the information of the depositors. If the rule, as amplified, is adopted, the Savings Bank Act need not be published with Section I. (Vide also note on Rule 63 Section II proposed by Rao Bahadur Mr. Rangachari infra). Notes under Rules 41 ~~and~~ 42 and 45 require the sanction of Government.

Rule 44 may be omitted for the reason stated against

rule 10 of the proposed rules.

Our Rule 52 has been omitted, being instructions to the Treasury and not a rule for the guidance of depositors.

46/2 Our Rule 2 is placed at the end of Section I as Rule 46. This may be adopted.

Satyanarayana
25.6.20

R. S. III-2]

General and Revenue Secretariat.

File No. 19 of 1917.

erial No.

Rao Bahadur K. S . Rangachari, retired Postmaster, Bangalore, addressed at first a number of communications suggesting modifications in Government Savings Bank Rules, and followed them up subsequently by a complete draft of the rules incorporating in them all his suggestions, with a memorandum explaining the alterations proposed by him. There has been delay in dealing with his suggestions as the matter was not particularly urgent.

2. The suggestions of Mr. Rangachari had been referred for the opinion of the Comptroller and his recommendations are on record.

3. Mr. Rangachari proposes to confine the Savings Bank Rules proper, to those intended for the guidance of depositors and suggests that the rules for regulating the work of Treasury Officers had better be incorporated in the Treasury Manual. This is an acceptable suggestion. The Treasury Manual has now been superseded by the Mysore Account Code and Volume II of the Code deals with treasury procedure in which the S avings Bank Rules for the guidance of treasuries should appropriately be incorporated. The part of the rules dealing with treasury procedure may therefore be put in the Mysore Account Code and as the rules relating to such procedure are generally prescribed by the -- Copmtroller, the alterations that may be found necessary in the rules may be required to be made by

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the Comptroller before incorporating them in the Code.

4. Government need deal with only the the Savings Bank Rules intended for the guidance of depositors which are now included in Section 1 of t present rules.

5. Mr. Rangachari has rearranged the rules for the guidance of depositors. This is, I consider unnecessary. The old arrangement has become familiar both to the public and to the staffs of th Treasuries and the Comptroller's Office, and had better be left undisturbed. Such of the suggestions of Mr. Rangachari as are acceptable may be incorporated in the respective rules in the order in which they now stand.

6. Mr. Rangachari states that it is well to mention which are all the Government Savings Bank Offices. A sentence as under may be inserted un paragraph 2 of the Section—

'The State Huzur Treasury
All District Treasuries and
All Taluk Treasuries,

except those at the headquarters of the Districts are Savings Bank Offices'. The form of this rule can be simplified by omitting some unnecessary words and it may be redrafted as under:

"The following rules in respect of Government Savings Banks are sanctioned in supersession of a existing rules, etc....."

Mr. Rangachai proposes to define "Minor" as: "a person who is not deemed to have attained majority". The definition in our present rules is in accordance with the law (Savings Bank Act) in force No change is necessary.

There is no definition of "Comptroller" in the rules and Mr. Rangachai therefore proposes to define "Comptroller". This is unnecessary. The Comptroller" who is concerned with the Mysore Governmen Savings Bank is obviously the Mysore Government Comptroller.

Rule 7.--Mr. Rangachari proposes a provision fo the opening of accounts on behalf of lunatics by their managers or guardians. This proposal may be accepted. There is a corresponding provision in the Post Office Savings Bank Rules.

He also proposes the elaboration of accounts that may be opened by Corporations or on behalf of institutions of different kinds. This elaboration is not necessary. Our present rule is a general one and it has therefore the advantage of not requiring modification, which would become necessary when too many details are given.

Rule 8.--As in the case of rule 7 provision will be made for accounts on behalf of lunatics.

Mr. Rangachari proposes a new rule for enumerating public accounts. The proposal is very elabo-

erial No.

Elaborate and goes into far too many details. Our present rule 7 is comprehensive enough.

Rules 15 and 17.---Mr. Rangachari proposes the deletion of these, as he has suggested a new rule in which mention is made of the different kinds of Corporations and of the accounts that may be opened by them. As his suggestion in regard to the enumeration of public accounts is not proposed to be accepted, these rules may remain undisturbed.

Mr. Rangachari proposes a new rule providing for the opening of conjoint accounts for regimental and police funds. We have separate rules for our military funds and we have no police funds for investment in Savings Banks. The suggested rule is therefore unnecessary.

Rule 18.--Mr. Rangachari's suggestion amounts only to a recasting of the matter which is already contained in the rule, which may therefore be left undisturbed. That Security deposit accounts form an exception to the rule which prohibits the transfer of accounts until they have been in existence for three months, should however be referred to in this section and his suggestion in this respect may be accepted.

Rule 21.--Provision for withdrawal of amounts deposited on behalf of lunatics proposed by Mr. Rangachari may be included.

Rule 24.--Mr. Rangachari proposes to substi-

substitute for this a simpler rule as in the Post Office Savings Bank rules. Ours is a full provision and it is not necessary to alter it.

The depositor cannot note in his pass book that his deposit is a security amount and the words ' in the pass book' in the last sentence of sub-para 1 may be cut out. Para 2 is out of place in the -- rules for guidance of depositors as it is really an instruction to Treasury. It may therefore be omitted.

The reference to ledger in para 3 is also out of place and this para may be revised as under so that it may really be an instruction to the depositor.

" If a Mohammadan depositor, on opening his account, makes the express request ~~and~~ that interest be not added to his deposit, he should add a note to that effect on the index card."

Rule 25.--Mr. Rangachari proposes a foot note to transfer the provision of the present substantive rule 27. This change is not necessary.

Rule 28.--Mr. Rangachari proposes that in lieu of this rule the corresponding Postal Savings Bank rule had better be substituted. This is not necessary. There is a provision in the Postal Savings Bank rules which precludes a postal official from being the agent of any woman except of his own wife in respect of an account held in the Post Office in

Serial No.

which he is employed. This is a wholesome prohibition and we may adopt it as proposed by Mr. Rangachari.

Rule 29 & 30.--These rules give instructions as to how names should be written. These instructions are intended as much to depositors as to treasuries. Mr. Rangachari however considers that they are intended only for Treasuries and accordingly proposes to delete these two rules. They need not be disturbed.

Rule 32.--Mr. Rangachari proposes to substitute the corresponding Postal Savings Bank rule, which levies fees in cases in which our local rules do not. Our rule need not be altered.

Rule 33.--The change in note 2, in regard to attainment of majority is not necessary. Note 3 is unnecessary as the form of the Savings Bank Deposit challan itself makes the point clear.

Rule 34.--Mr. Rangachari's proposal is an unnecessary elaboration of the rule which may stand as it is.

Rule 48.--No change is necessary.

Rule 49.--Mr. Rangachari considers this an instruction to the Treasury and proposes therefore to delete it. The error in the balance due to a depositor should be known to the latter. The rule

may therefore, stand.

Rule 51.--Mr. Rangachari's suggestion for the alteration of this rule is its amplification so as to include the provisions of the Act. As the Act itself is printed along with the rule it is unnecessary to amplify it. The rule may stand.

Rule 52.-- Mr. Rangachari proposes the deletion of this rule as it is intended only for the instruction of the Treasury Officers. He is right and the rule may therefore be omitted here and included in the section dealing with Treasury Procedure.

Rule 53.--Mr. Rangachari has amplified this rule so as to be applicable to the case of male depositors who change their names. The revised rule may be adopted with the addition of "on a fresh index card to be sent to the Comptroller's Office" at the end of the rule proposed by him.

7. The alterations proposed to be accepted above are all minor and relate to procedure and do not affect the substance of the rules. The draft put up may therefore be approved for issue.

Bahadur K. S. Ranga Charry,
Post Office, India, (Retired).
"Rukmalayam," Fort Centre P
South End, Basavangudi.
BANGALORE CITY.

E.F. 77-18-17 D 3142

24 MAY 1919

To

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esqr., M.A., F.R.A.S. Etc,
Financial Secretary to the Government
of H the Maharaja of Mysore, Benga

Sir,

Referring to your letter No. F.L. 1254-G.F 77-18 of the 21/24 current, I have the honour to submit the following for the fa of consideration by Government.

2. In the Post office Savings Bank a Minor is defined to be a person who is not deemed to have attained his majority under the Indian majority Act, 1875, under which though ordinarily a minor attains his majority on the completion of his age of 18 years, yet in the cases mentioned below the minor does not attain his majority until he has completed his age of 21 years:-

(i) A minor of whose person or property, or both, a guardian, other than a guardian for a suit, has been appointed or declared by a Court of Justice before the minor has attained the age of 18 years

(ii) A minor of whose property the superintendence has been assumed by any Court of Wards before the minor has attained the age of 18 years.

vide Rules, 1 and 34 (See pages 99 and 105 of the P.O. Guide, Apl 19, Edition

3. Consistently with this principle, the instructions issued in the Post Office Manual prescribe on the one hand that

"If in the case of an account opened on behalf of a minor, the date of attainment of his majority requires to be altered by orders of a Court of Justice or of a Court of Wards, the alteration should be made neatly over the postmaster's initials and a copy of the Courts' order should be sent to the Audit office with the next S.B. voucher list, the date of receipt of the order being noted on it."

On the other hand, the interpretation of the phrase will cause of age has been changed from "will attain the age of 18 years" into "will attain the age of 18 or 21 years, as the case may be", resulting

in the omission of the "original" instruction viz

"If a minor, after completing the age of 18 years, still remains a minor by order of a Court of Justice or of a Court of Wards until he shall have completed the age of 21 years, his guardian should, on his attaining his majority under the savings bank rules i.e on his 18 years of age, be required to ~~close the~~ close the account."

4. But the obsolete procedure referred to at the end of the preceding para, is being still followed in the Mysore Government Savings Bank. The forced closure of an account opened on behalf of a minor, merely cause he has completed his 18th year of his age, when as a matter of fact he must continue to be regarded as a minor until he completes his 21st year by the order of a Court of Justice or of a Court of Wards is by no means an advantage in itself either to the Depositor or to the Bank; while it would run counter to the Court's order which is worse. I think therefore that the change adopted by the Post Office may very profitably followed in the interests of all concerned! and there does not seem to be any difficulty in the matter, if, as I understand, the "Indian Majority Act, 1875" should, along with other Enactments in force in British India prior to the Rendition in 1881, be duly administered in the State by the Durbar according to the terms of the Instrument of Transfer which has been converted since into a regularly Treaty. Should you agree in this view, I would suggest the amendment of the undermentioned Rules on the lines indicated above and in order to supply in the "Definitions" the omission of the term "Comptroller" corresponding to the "Accountant General, Posts and Telegraphs".

Page. 2 — Rule. 4.

(a) For the words "who has not completed the age of eighteen years" in lines 10 and 11, substitute the words, "who is not deemed to have attained his majority."

Page - 2. — Rule. 4

(b) Insert the following at the end of this Rule.

"Comptroller" means the Comptroller to the Mysore Government"

Page 14. — Rule 33

(c) substitute the following for the note 2, as amended by the second list of Corrections

"Note 2. No deposit may be made to an account opened on behalf of a minor after he has attained

his majority, unless and until the account is transferred to his name under Rule 1a"

Page 14. (d) — Rule --

Insert the following as note 3 to this Rule.

Note 3. Ordinarily a minor attains his majority on the completion of his age of 18 years, but in the cases mentioned below, the minor does not attain his majority until he has completed his age of 21 years:—

(i) A minor of whose person or property, or both, a guardian, other than a guardian for a suit, has been appointed or declared by a Court of Justice before the minor has attained the age of 18 years.

(ii) A minor of whose property the superintendence has been assumed by a Court of Wards before the minor has attained the age of 18 year

Page 21. (e) — Rule 48.

For the words "the age of 18 years" in line 5, substitute the words "his majority"

Page 21. (f) — Rule 48.

For the words "see Rule 67" in line 7, substitute the words "See note 3 to Rule 33 and also Rule 67."

Pag 29. (h) — Rule 67.

For the words "18 years. See Rule 48" in line 5, substitute the following:-

"18 or 21 years as the case may be. See note 3 to Rule 33 and also Rule 48"

Page 28. (g) — Rule 66.

Insert the following as note 2. and alter the existing notes 2, 3, 4 and 5 into 3, 4, 5 and 6 respectively.

Note 2- If in the case of an account opened on behalf of a minor, the date of attainment of his majority requires to be altered by order of a Court of Justice or of a Court of Wards, under note 3 to Rule 33, the alteration should be made neatly over the Treasury Officer's initials in the Ledger and also in the Pass-Book when next presented: and a copy of the Court's order should be sent to the Comptroller's Office with the next Savings Bank Voucher List, the original order with the date of receipt noted on it being attached to the Ledger account in the Treasury."

(i) 3. Insert the following after the word majority in line 1:- "or the completion of his 18 or 21 years of age (see note 3 to Rule 33)." — Note — Rule 75

Page 33. (j) — do —

Strike out the last sentence in lines 11 to 16.

D 314

RAO BAHADUR
S. RANGA CHARRY
OFFICE, INDIA (RETIRED.)

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END,
Basavangudi, 24 MAY 1919

To

Rajamantrapravina
Dewan Bahadur
J. S. Chakravarti Esq., M. A., F.R.A.S.,
~~Comptroller~~ Financial Secretary to the Government
of H H the Maharaja of Mysore
Bangalore.

Dear Sir,

May I request the favor of your sending a copy of the first paragraph of the letter I sent to you under a registered cover yesterday to be furnished to me early. I am obliged to ask for it now and hope you will excuse the trouble, as I forgot to retain before despatch an amended copy of the paragraph in question which has to be revised by myself.

2 I may add that I shall be glad to produce for your inspection the bound volumes of (1) Specimen Signature Book (in large and small sizes) and (2) Index to Ledgers in use in the P.O. S.B., if you would like to see on Monday the 2nd proximo when I should go to the Huzur Treasury to draw my pension, or at any other time and place which may be convenient to you.

Yours faithfully
S. Ranga Charry

Dr. K. S. Ranga Charry,
Office, India, (Retired).
BANGALORE CITY:

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.

S.F. 77-18-14

27 MAY 1919 D 3151

Rajamantrapravina
Diwan Bahadur
J. S. Chakravarti Esqr, M.A., F.R.A.S., Etc
Financial Secretary to the Government of
H H the Maharaja

Please return it & deal with in due

Sir

I think that in order to avoid misleading the public in the circumstances stated in the enclosed correspondence, no reference to any Rule in Section II, which is for the guidance of the Treasury should be made in Section I of the Mysore Government Savings Bank Rules supplied to Depositors. If you concur in this view, I request that in line 2 of the amendment (f) suggested in the 3rd sheet of my letter of the 23rd current you will kindly place a full stop after "R. 22" and strike out the remaining words "and also Rule 67."

2. I beg also to submit the further amendments to Rules.

Rule 7.

Page 2 - I Change the full stop into a comma after the word "guardian" in line 4 and insert the following:-

"or (d) on behalf of a lunatic of whom he is the Manager or Guardian appointed by a Court of Law."

- 20 - II Substitute the following for the second sentence of this Rule.

Deposits may also be made by

(i) Secretaries, Treasurers or Managers of (a) any benevolent or other religious institutions, such as Church or Temple Dispensary, Orphanage, Asylum or Library, (b) Societies under the Co-operative Societies Act as well as Liquidators of Co-operative Societies appointed as such under the provisions of the same Act;

(ii) Officers of Government or of public Associations, such as Railway Companies and the like for departmental purposes;

(iii) The Commanding Officer of a Unit, District Superintendents of Police, Chairmen of District Boards and Municipalities, Managers of Provident Funds authorized by Government, Head Masters of Educational Institutions and Officers in charge of Lunatic Asylums: and

(IV) for the purpose of securing payment by government local authorities from them of their subordinates contractors.

Page 8 — Rule 21.

III. Place a full stop after the word "guardian" and insert the following at the end of this Rule.

"Money deposited on behalf of a lunatic may only be withdrawn by his manager or guardian appointed by a Court of Law. See Rule 3."

Page 29. — Rule 68.

IV. Before this Rule insert the following as a new Rule.

"68 A. Lunatics' accounts. An account may be opened on behalf of a lunatic by his manager or guardian appointed by a Court of Law

2. When a person applies to open an account on behalf of a lunatic, he should be required to produce the order of a Court appointing him as the lunatic's manager or guardian. A copy of the order attested by the Treasury officer should be sent to the Comptroller's office entered in the Savings Bank Voucher List, the original order being filed with the ledger account.

3. An ordinary form of Index-Card should be used, and after the name of the person opening the account, the name of the lunatic should be written, thus:—

'A.B. (name of the person opening the account) on behalf lunatic C.D. (name of the lunatic).'

Note. An officer in charge of a Lunatic Asylum may open a conjoint account on behalf of the patients in his charge under Rule × of the Rules for Depositors. No order from a Court of Law is necessary in such cases."

* This will be intimated later on.

3. As to the necessity for these amendments, I may point out that the lunatics referred to in Rule 51 are the Depositors, who have become insane or otherwise incapable of managing their affairs after the accounts were opened by themselves. There is no provision for an account being opened at present on behalf of a lunatic by his manager or guardian, same as in the case of a minor. It to supply this gap, item I of the preceding paragraph, taken (d) in Rule 5 of the Post Office Savings Bank, is proposed to ed at the end of the first sentence in Rule 7 of the Mysore Gover

[illegible]

would be necessary to justify either item IV which prescribes the procedure to be adopted by the Treasury in opening accounts on behalf of lunatics or item III relating to withdrawals from such accounts, according to the Post Office Manual and Rules 5 and 13 of the P.O.S.B.

4. The second sentence of Rule 7 is in my humble opinion vague if not ambiguous. Evidently it refers to (1) Public accounts (2) Regimental, Police or other conjoint accounts and (3) Security or deposit accounts. Such accounts may of course be opened either by private individuals or firms, as Secretaries and Treasurers as well as Managers in the case of Benevolent and Public Associations, or by Government officers in respect of the same or other accounts falling under the categories (2) and (3). But the mere fact of the Government officers being connected, ex-officio, with the institutions cannot be regarded as a sufficient reason for treating such accounts as "Official", as pointed out in para 7 paragraph 4, page 11 of my letter of the 23rd current. If no mention of these accounts has been made in Rule 5 of the Post Office Savings Bank, it is simply because they are fully and separately dealt with in detail in its rules 42 to 45 (see pages 100, and 107 to 110 of the Post Office Guide, April 1919, Edition) respectively. I presume, however, that as the heading of Rule 7 of the Mysore Government Savings Bank is "Persons who may deposit money", the intention is to render that Rule comprehensive enough. If so this object would only be better served by the version suggested in item II of the proposals.

I have the honor to be
Sir,
Your most obedient Servant,
[signature]
Retired Postmaster, Bangalore

No. S N — 1
dated 26 July 17.

From Rao Bahadur K. S. Ranga Bharry, Basavanpur
To the Officer in charge of the State Hazur Treasury
Forwarded to the Comptroller on the same day

I may mention that rule 67, to which reference is made at the end of rule 48, is not forthcoming, 53 being the last rule published in page 583 of the Gazette. Apparently it is a clerical or printer's error which should be rectified

~~Copy of~~ Extract from a communication No. ... /S.A. 134-E/1608 dated 9/10 August 1917
from the Comptroller to the Govt of H H the Maharaja of Mysore,
K. S. Ranga Bharry Esq, 29 Fourth Cross Rd, Basavanpur.

With reference to your letter No S N-1 dated the 26th July 1917 addressed to the State Hazur Treasury Officer, Bangalore, a copy of which you have sent to me, I have the honor to state that the Revised Rules relating to Government Savings Banks, are being issued — only part I thereof, which is intended for the guidance of Depositors, was published at pages 573 to 583 of the Mysore Gazette, Part I, dated the 19th July 1917, and Part II of the rules relates to Treasury Procedure. A pamphlet containing Parts I and II is herewith sent to you for reference

~~Copy of~~ Extract from a communication No. S. N — 1 dated 16 Aug 17
From Rao Bahadur K. S. Ranga Bharry
To the Comptroller to the Government of H. H the Maharaja of Mysore

In acknowledging the receipt of your of the 9th current, I beg to offer you my thanks for the pamphlet with which a copy of the pamphlet containing a complete set of the Mysore Government Savings Bank Rules was forwarded to me. The Rules for the guidance of Depositors published at pages 573 to 583 in the Mysore Gazette dated the 19th July 1917 were not headed as Section I and in the absence of anything to indicate in Rule 48 that Rule referred to was in Section II, I was misled into thinking that a wrong rule was quoted or printed.

Rao Bahadur K. D. Ranga Charry,
Post Office, India, (Retired).
BANGALORE CITY.

"Rukmalayam," Fort Centre Ro
South End Basavangudi.

28 MAY 1919

D 3167

How many commas this rule & let us have the rules & amendments for one month
been received for this rule? Write to Rajamantraprawina Dewan Bahadur
the last 15 days? Write kindly to remind
Sir, T. S. Chakravarti Esq., M.A., F.R.A.S., &c
Financial Secretary to the Government of
the Maharaja of Mysore Bangalore

Sir,

The following other amendments to the Mysore Government Savings Bank Rules are submitted for consideration.

2. Rule 3 is a copy of Rule 2 of the Post office Savings Bank. Instead of merely specifying the "object of Government in establishing Savings Banks," according to its heading, the Rule also empowers certain officers "to close accounts or in the case of accounts opened on behalf of minors to stop the receipt of further deposits should they have reason to believe that the accounts are being used for a purpose for which the Savings Bank was not intended." Rule 19 of the State Savings Bank, which is headed "Accounts opened to Savings" but does not find a place in the P.O.S.B. Rules, moreover, presents "The Treasury Officer may, at his own instance, refuse to open an account (besides any account or stopping the receipt of further deposits in an account) contrary to the object for which Government Savings are established" and that "every such refusal or closure and reasons for it, should be reported to the Comptroller." There be apparently no necessity for two separate Rules on the subject. I would therefore amend them as shown below:-

Page 1.
I

Add the following at the end of this Rule.

"The Treasury Officer may also refuse to open an account, when it is likely to be used contrary to the object of Government. Every such refusal, closure or stoppage should be reported to the Comptroller, when the action is taken by the Treasury officer at his own instance

Page 8.
II

Cancel this Rule.

3. An account may under rule 31 of the P.O.S.B. be transferred from one post office to another, provided it has been open for at least "three months from the date on which it was opened". But not so in the Mysore Government Savings Bank unless the account has, under Rule 43, been in existence in a particular Savings Bank for three months previous to the

The proviso in the latter case being printed in italics, as underlined, the restriction imposed thereby is obviously intentional. But whatever may be the object of this proviso, there seems to be no reason why it should be made applicable to "Security Deposit" accounts. On the contrary, it would be an advantage rather than otherwise to effect the transfer of a Security Deposit account from one Treasury to another in the jurisdiction of which the depositor should serve as soon as he is transferred. This may be provided for as well as the payment of interest to the Depositor in the case of a Security account under Rule 18 thus:-

Rule 18.

Page 8- Insert the following as clauses (f) and (g) to this Rule.

III "(f) Interest on Security accounts will accrue and be paid in the usual manner, subject to the conditions specified in the letter mentioned above

IV "(g) The prohibition against the transfer of an account until it has been in existance in the particular Savings Bank for three months previous to the transfer does not apply to Security deposit accounts, except when such an account has been released from pledge and shall be closed."

4. While on this point, it strikes me that as under ~~Rule 18~~ the ~~Depositor~~ letter referred to in Rule 18 the Depositor of a Security account has undertaken "not to make any claim on the Savings Bank for the principal of the sum deposited, except with the express written sanction of the Officer to whom the Security is pledged", there is no need to tell him in Rule 37 in "Section I" that "a Security deposit will not be repaid until a letter authorizing such repayment is produced from the Officer who has accepted the amount as security". On the other hand, if the suggestions I and II made in para 2 supra are accepted, the ~~No~~ of the Rule quoted in Rule 47 should be corrected. The last 2 Rules may therefore be amended as follows:-

Rule 3

Page 16 V. Cancel this Rule

Rule 4

Page 20 For "Rule 19," in line 2, Substitute "Rule 3,"

I have the honor to
Sir,
Your most obedient S
[illegible]
[illegible] Postmaster

BAHADUR
NGA CHARRY
FFICE, INDIA (RETIRED.)

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END,
Basavangudi, 29 MAY 1919

To

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esq., M. A., F.R.A.S., Etc
Financial Secretary to the Government of
H H the Maharaja of Mysore, Bangalore.

Sir,

I beg to submit the following further suggestions to amend the Mysore Government Savings Bank Rules.

Page 3. Rule 8

I After the word "guardian in line 4, para (2) insert the following:-
"and on behalf of any lunatic of whom he is the manager or guardian, appointed by a Court of law."

Do. In line 6 of para (2), change the full stop into a comma Do.
I(a) and add "or lunatic".

2 Though no condition is imposed on a minor in depositing money under the "Explanation" given in Rule 7, yet he can under Rule 8(3) do so only if he has "earnings or savings"

Page 3. Either the proviso should be omitted (as is the case in rule Do
II 6(3) which is in conformity with the "Explanation" under rule 5 in the P.O.S.B) or a similar proviso should be made in

(Do) the "Explanation" given under Rule 7.
II(a)

3. As without making a deposit one cannot possibly open an account and as the smallest sum of money that can be deposited at any time is four annas, I would

suggest the following amendments:—

Page 4. Rule 11.

VI

Strike out the words "No account will be opened for less than and" in lines 1 and 2, and alter the word "the" into "The" in line 2 before the word "smallest".

*

4. If the opening of accounts on behalf of lunatics suggested in items I and IV of my letter of the 27th current is allowed, the following new Rule may be introduced for the purpose of declarati

Page 11. Rule 27

IV

Insert the following as Rule 27 A.

"If an account is opened on behalf of a lunatic, his manager or guardian appointed by a Court of Law should sign the following declaration:—

'I hereby declare that the Mysore Savings Bank Rules have been read by me and that I accept them as binding upon me. I declare that I have no account on behalf of the lunatic at any Mysore Savings Bank I have opened this account with a first deposit of Rs (in words) and have received a Pass-book in which this sum is acknowledged.'"

* Page 4. Exception to Rule 11.

V

It is not understood whether the expression "Semi government" refers to "Judicial Deposits" referred to in Rule 13,

" — " Corporations" " — " 15,

" — " Benevolent Institutions" — " — 17 and, or,

" " " Security Deposits" — " — 18.

This should be made clear. Here it may be noted that in the Pp.S.B. no deposit that includes a fraction of an anna can be made in any case.

5. The last sentence of Rule 40 is superfluous, the information being included in Rule 46. Such is the case when the second and third sentences of Rule 40 are read with Rule 42 so that the latter may be absorbed with its note in the former which may be revised as follows:—

Page 18 — Rule 40.

VI. Substitute the following for the 1st and 2nd sentences and strike out the 3rd sentence.

"Depositors should present their Pass-books as soon as possible after the 30th September in order that the necessary entries may be made in them. If the Pass-book be not presented for this purpose, the entry will be made on the next occasion when a deposit is made or when money is withdrawn."

50. VII. Insert the following as an additional note to this Rule — 50

"No balance will be struck in the Pass-book after the 30th June until interest has been added for the past year."

50. VIII. — 42.

Cancel this Rule and the note thereunder.

On further consideration, I beg of you to allow me to withdraw the following amendments ~~towards~~ which were suggested by me in page 19, item (xxvii) of my letter dated 23rd current relating to page 11 Rule 27

" 20 " (xxxi) " 12 " 28.

I have the honor to be
Sir,
Your most obedient Servant,
K. S. Bhamidipaty
Retired Postmaster, Bangalore.

BAHADUR
RANGA CHARRY
OFFICE, INDIA (RETIRED.)

To

Wps fwd
Still they cancel
31/5

No. D 316

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END,
Basavangudi, 30 MAY 1919

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esqr, M.A., F.R.A.S., Etc
Financial Secretary to the Government of
H.H. the Maharaja of Mysore, Bangalore.

Sir,

I beg to invite your attention to the enclosed extract relating to Clause 332, which is printed in the Post Office Guide below the Head "Section VI—Post Office Savings Bank". This clearly indicates which post offices are Savings Bank offices. No corresponding Rule has been similarly laid down in the Mysore Government Savings Bank Rules. Perhaps, Rule 5 is intended to meet the purpose: but the "Treasury officer referred to in that Rule implies that there is only one Treasury officer for transacting Savings Bank business.

2 It will also be perceived that the rules of the P.O.S.B., published below the aforesaid Heading begin with the "Definition" as rule No. 1 from which the series run up to No. 51, as distinguished from the "Preamble", which is excluded from the serial Nos. of the rules, while the former is included in the latter in the Mysore Government Savings Bank Rules.

3. With a view to supply the omission on the one hand and follow the serial order, as far as possible, of the rules in the P.O.S.B. on the other, I propose the following revisions in the Mysore Govt. S.B. Rules.

Page 1. Preamble.

I. Treat Rule 1 as a Paragraph to the "Preamble" and

III. After the word "interest" in line 8, add the following sentence "All District and Talaq Treasuries are Nipon Government Savings Banks."

Page 1. Preamble.

Number the existing Rule 2 as a sub-para (2)

Pages 1 and 2. Rules 3, 4 + 6.

IV. Alter the Nos of the existing Rules 3, 4 and 6 into 1, 2 and 3 respectively.
(In this case the amendments ~~suggested~~ (a) and (b) proposed to Rule 4 in para 4 of my letter dated the 24th current should be made in the revised Rule 2.)

Page 2. Rule 5.

V Change the heading of this Rule from "Management" into "Treasury officials bound to secrecy".

VI Alter the No of this Rule from 5 to 4, and

VII Strike out the sentence "The business . . . . . The Comptroller" in lines 1 to 3.

Page 1. Rule 5.

VIII Treat the sub-para to Rule 5 introduced by the second list of corrections as the revised Rule 4 only.
(If item II is added to the Preamble, items V and VII are quite justifiable, as from the revised Preamble, the definition of the term "Comptroller" referred to in item IV of the revised Rule 4 the public cannot but understand that the "Management" of the Savings Bank is vested between the Treasury officer and the Comptroller to whom reference is made, wherever necessary in the subsequent Rules. If it is however still deemed necessary to retain the present heading and the sentence referred to

in items V and VII, then the word "every" may be substituted for the word "the" before "Treasury Officer" in line 2 of the existing Rule 5 (revised Rule 4).
The nos of the rest of the Rules may be altered as soon as they are finally dealt with. So I will continue to refer at present to the existing nos of the Rules in submitting my proposals

Consistently with item I alone, I would in order to make the point quite clear insert the words "Treasury which is a" between the words "nearest" and "Mysore Savings Bank" in Page 9 Line 2 Rule 24.
This is also in conformity with the wordings of sec 10 of the Do. SB.

I have the honor to be
Sir,
Your most obedient Servant,

SECTION VI.—POST OFFICE SAVINGS B.

Savings Bank offices and rules. 332. The following rules for depositors in l[illegible] Banks with rules for the purchase, sale and custody of Government Securities, are issued under the authority of the Government of India. All post offices are Savings Bank offices except those that are distinguished in the list of post offices at the end of this book by the letter F. placed against their names.

RULES. R THE GUIDANCE OF DEPOSITORS IN POST OFFICE SAVINGS BANKS.

	Rules.
DEFINITIONS	1
OBJECT OF GOVERNMENT IN ESTABLISHING POST OFFICE SAVINGS BANKS	2
BUSINESS HOURS	3
POSTAL OFFICIALS BOUND TO SECRECY	4
PERSONS WHO MAY DEPOSIT MONEY	5
LIMITATIONS AS TO OPENING ACCOUNTS AND DEPOSITS	6—11
POWERS TO WITHDRAW MONEY AND LIMITATIONS AS TO WITHDRAWALS	12—15
HOW TO OPEN AN ACCOUNT	16—20
PASS-BOOK AND ITS IMPORTANCE	21
LOSS OF PASS-BOOK	22
MODE OF DEPOSITING MONEY AFTER AN ACCOUNT HAS BEEN OPENED	23—24
MODE OF WITHDRAWING MONEY	25—28
INTEREST	29—30
TRANSFERS OF ACCOUNTS	31
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PROCEDURE TO BE FOLLOWED IN CASES OF SUCCESSION AND GUARDIANSHIP	37—41
PUBLIC ACCOUNTS	42—43
REGIMENTAL, POLICE, AND OTHER CONJOINT ACCOUNTS	44
SECURITY DEPOSIT ACCOUNTS	45
PURCHASE OF GOVERNMENT SECURITIES	46
SALE OF GOVERNMENT SECURITIES	47
SAFE CUSTODY OF GOVERNMENT PROMISSORY NOTES	48
INTEREST ON GOVERNMENT SECURITIES	49—50
POWER OF GOVERNMENT TO ALTER RULES	51

DEFINITIONS.

1. For the purposes of these rules—

Deposit means money paid into a Post Office Savings Bank by, or on behalf of, a depositor.

Depositor means the person by whom, or on whose behalf money is deposited.

Account means the account of a depositor in a Post Office Savings Bank.

Balance means the Balance at credit of an account.

Minor means a person who is not deemed to have attained his majority under the Indian Majority Act, 1875.

Guardian includes a father, or, if the father be dead, a mother, or, if both parents be dead, and no guardian of the minor has been appointed, by will or deed or under any enactment for the time being in force in British India, any adult relation of the minor with or by whom the minor is residing or being maintained.

Director-General means the Director-General of Posts and Telegraphs.

Postmaster-General means the chief postal authority in any province or place to which the system of Post Office Savings Banks is extended.

Accountant-General means Accountant-General, Posts and Telegraphs.

cles of the value of foreign sterling money orders.

United States of America, Hawaii, Cuba, West Indies (American), Philippine Islands.		Canada.		Greece.		Italy. Erithrea.		Chili.		Salvador.		Uruguay.		Sweden, Finland.	
Dollars.	Cents.	Dollars.	Cents.	Drachmæ.	Lepta.	Lira.	Centesimi.	Pesos.	Centavos.	Pesos.	Centavos.	Pesos.	Centesimos.	Krone.	Öre.
0	02	0	02	0	10	0	11	0	05	0	02	0	02	0	06
0	04	0	04	0	20	0	21	0	11	0	04	0	03	0	11
0	06	0	06	0	31	0	32	0	17	0	06	0	05	0	17
0	08	0	08	0	41	0	42	0	22	0	08	0	06	0	22
0	10	0	10	0	51	0	53	0	28	0	11	0	08	0	28
0	12	0	12	0	61	0	63	0	33	0	13	0	09	0	33
0	14	0	14	0	71	0	74	0	39	0	15	0	11	0	39
0	16	0	16	0	82	0	84	0	44	0	17	0	13	0	44
0	18	0	18	0	92	0	95	0	50	0	19	0	14	0	50
0	20	0	20	1	02	1	05	0	56	0	21	0	16	0	55
0	22	0	22	1	12	1	16	0	61	0	23	0	17	0	61
0	24	0	24	1	23	1	26	0	67	0	25	0	19	0	66
0	49	0	47	2	45	2	52	1	33	0	51	0	38	1	32
0	73	0	71	3	68	3	78	2	00	0	76	0	57	1	88
0	97	0	95	4	90	5	04	2	67	1	01	0	76	2	64
1	22	1	19	6	13	6	30	3	33	1	26	0	95	3	30
1	46	1	42	7	35	7	56	4	00	1	52	1	14	3	96
1	71	1	66	8	68	8	82	4	67	1	77	1	33	4	62
1	95	1	90	9	80	10	08	5	33	2	02	1	52	5	28
2	19	2	13	11	03	11	34	6	00	2	27	1	71	5	94
2	44	2	37	12	25	12	60	6	67	2	53	1	90	6	60
2	68	2	61	13	48	13	86	7	33	2	78	2	09	7	26
2	92	2	84	14	70	15	12	8	00	3	03	2	28	7	92
3	17	3	08	15	93	16	38	8	67	3	28	2	47	8	58
3	41	3	32	17	15	17	64	9	33	3	54	2	66	9	24
3	65	3	56	18	38	18	90	10	00	3	79	2	85	9	90
3	90	3	79	19	60	20	16	10	67	4	04	3	04	10	56
4	14	4	03	20	83	21	42	11	33	4	29	3	23	11	22
4	38	4	27	22	05	22	68	12	00	4	55	3	42	11	88
4	62	4	50	23	28	23	94	12	67	4	80	3	61	12	54
4	87	4	74	24	50	25	20	13	33	5	05	3	80	13	20
9	74	9	48	49	00	50	40	26	67	10	11	7	60	26	40
14	61	14	22	73	50	75	60	40	00	15	16	11	40	39	60
19	48	18	96	98	00	00	80	53	33	20	21	15	20	52	80
24	35	23	70	122	50	26	00	66	67	25	26	19	00	66	00
29	22	28	44	147	00	51	20	80	00	30	32	22	80	79	20
34	09	33	18	171	50	76	40	93	33	35	37	26	60	92	40
38	96	37	92	196	80	101	60	106	67	40	42	30	40	105	60
43	83	42	66	220	50	126	80	120	00	45	47	34	20	118	80
48	70	47	40	245	00	152	00	133	33	50	53	38	00	132	00

Rao Bahadur K. S. Ranga Charry,
Post Office, India, (Retired).
BANGALORE CITY:

"Rukmalayam," Fort Centre R
South End, Basavangudi.

1 JUL 1919

To

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esqr, M.A., F.R.A.S., Etc
Financial Secretary to the Government of
H.H. the Maharaja of Mysore, Bangalore.

An error having crept in my letter of the 30th ultimo, the same may kindly be corrected as follows:—
Against item II, in page 2, line 1, for "Rules 3, 4 and 6" Read "Rules 4, 3 and 6".

2. Agreeably to the revised serial nos. of the Rules proposed in the same letter, the existing Rules 7, 8, 9, 10 and 11 may be altered into 5, 6, 7, 8 and 9 respectively.

3. Referring to item II para 2 of my letter of the 27th May 19, relating to the amendment of Rule 7 (Rule 5 as revised in my letter of the 30th idem), I beg that in clause (iii), line 4, the words "Head Master of Educational Institutions" be struck out, as the small deposits to be collected from students and credited in konjoint accounts in the P.O. S.B. by Head Masters are intended for the purchase of "Post Office 5 year Cash Certificates" only with which the Treasuries are not concerned. As regards the other points mentioned in item II of the same letter, I now propose that rule 42 of the P.O. S.B. be adopted with the necessary modification as Rule 10, given below, in the M.G.S.B.

PUBLIC ACCOUNTS.

~~42.~~ 10 The following special conditions govern the opening of "Public Accounts and their transactions :—

(a) Accounts may be opened by secretaries, treasurers, or managers of th funds of any dispensary, church or other religious institution, schoo orphanage, asylum or library, or of any other funds contributed, fo purposes other than the private or personal advantage or amusemen of the contributors. Race, racquet, billiard, mess and similar funds the objects of which are of a private or personal nature, cannot b allowed accounts.

Illustration.—*The funds of regimental and public bands, which are maintained for purposes other than private advantage or amusement, are admissible.*

Explanation (1).—*A library fund is admissible, even though the library is open only to subscribers.*

Explanation (2).—*If an institution has two or more distinct funds which cannot, under their constitution and in accordance with the conditions imposed by the donors, be amalgamated an account is admissible for each such fund.*

Explanation (3).—*The prohibition of current accounts when applied to a public account extends only to the use of the account for full details of the income and expenditure of the fund and does not prevent the periodical credit of subscriptions or other receipts, or the periodical withdrawal of money for expenditure, e.g., a building fund raised for the erection of a church or charitable institution is admissible.*

(b) Secretaries, treasurers, or managers of societies registered under the Co-operative Societies ~~Act, 1912 (II of 1912), or under similar enactments in force in Native States~~, as well as liquidators of Co-operative Societies appointed as such under the provisions of section ~~42 of Act II of 1912~~, may be allowed accounts.

(c) Secretaries and managers of benevolent funds (that is, funds formed by mutual subscription as an insurance against domestic misfortune) may be allowed accounts.

(d) Officers of Government or of public institutions, such as railway and steamer companies, and the like, who collect subscriptions, voluntary or departmental, from their subordinates for departmental purposes, may be allowed accounts.

(e) Public accounts of the kind specified above must be designated by name indicating the objects to which the money is devoted, as *A—pore Dispensary Fund, Workmen's Sick Fund, etc.*, and information must be given in writing regarding the object and source of income of the fund.

(f) ~~(v)~~ In every case in which the holder of a public account, other than a public account held by an officer of Government in his official capacity, is changed, a fresh declaration (*see* rule ~~17~~) must be filled up.

(g) ~~(h)~~ The limitations laid down in rule 6 are not meant to prevent any person from opening more than one *ex-officio* or public account.

(h) ~~(i)~~ The prohibition against deposits in the name of two or more persons jointly (*see* rule 8) does not apply to public accounts.

(i) ~~(j)~~ In the form of declaration (*see* rule ~~17~~), which every intending depositor is required to sign, the words "I further declare that I have no account opened by me on my own behalf at any Post Office Savings Bank" should be scored through in the case of a public account.

Para 4.

In this case, the existing Rule 16 relating to Judicial funds, as amended

II. by the first list of corrections, may be retained as revised Rule 10.A., as it falls under the category of "Public accounts"; this being followed by the alteration in the nos. of the Rules specified below:-

	Present Rule.	Relating to	Revised Rule
III.	12.	Nil, as inadmissible for govt. money.	11.
IV.	13.	Conversion of Judicial Deposits	12.
V.	14.	Comptroller's authority re: do.	Sub para (2) to do.

5. Subjoined rule of the P.O.S.B., as regards Conjoint Accounts may then be introduced, with necessary modifications as revised Rule

VI. 13, followed by the undermentioned alterations in the existing Rules.

	Present Rule	Relating to	Revised Rule.
VII.	15.	Corporations	Nil, as it falls under Conjoint accounts
VIII.	17.	Benevolent Funds	Nil,

13 ~~14.~~] l conditions govern the opening of the conjoint accounts specified below and their transactions :—

(a) The Commanding Officer of a ~~Native Regiment~~ Unit may open a single account with the ~~Post Office~~ Savings Bank on account of the men of his ~~regiment~~ unit making his own arrangements about the separate accounts of the individuals, and about the distribution to them of the interest credited upon the conjoint account. In other respects the account shall, except when the contrary is stated, be subject to the general rules for other accounts. The Commanding Officer must, when opening the account, sign a certificate, that, to the best of his belief, the money is the property of the men ~~of the regiment~~ or followers of his unit.

Nupore Govt

(b) District Superintendents of Police, and officers in command or charge of any Police Force, may open similar accounts on account of the men of the Police Force under their command or charge.

(c) Chairmen of District Boards and Municipalities are also allowed to have similar accounts on account of servants of such Boards and Municipalities, in accordance with rules which may be sanctioned from time to time by Local Governments.

Managers of Provident Funds authorised by Government in connection with Courts of Wards and other institutions administered or controlled by Government are also allowed to open similar accounts on behalf of non-pensionable employés paid from the funds of the Courts of Wards or other institutions in accordance with rules which may from time to time be sanctioned by Local Governments or Administrations.

NOTE.—*Nothing in this rule shall be held to prevent any member of any of the above mentioned classes of persons, for whom a conjoint account has been opened, from opening an account of his own, in his individual capacity.*

(e) ~~(f)~~ Officers in charge of Lunatic Asylums may open similar accounts on behalf of patients in their charge.

(f) ~~(i)~~ In the form of declaration (*see* rule ~~17~~), which every intending depositor is required to sign, the words "I further declare that I have no account opened by me on my own behalf at any Post Office Savings Bank" should be scored through in the case of accounts opened under this rule.

6. ~~For the~~ existing Rule 18 (Security Deposits), the following

IX. which is also culled from the P.O. S.B., may be substituted. This includes the amendments suggested in my letter of the 28th May (but excludes the third sentence in the existing Rule in page 7, as it is in the shape of instructions to the Treasury and should go in Section II of the Rules) and will be numbered as revised Rule 14

SECURITY DEPOSIT ACCOUNTS.

~~45.~~ The following special conditions govern the opening of security deposi accounts and their transactions :—

(a) Government servants, servants of railway companies, of local authoritie and of Courts of Wards who are required by their employers to depos security, contractors who are required by Government or local authoritie to deposit security, may be allowed separate accounts for the security deposit only.

NOTE.—*Local authority means any body corporate, municipal committee, or oth persons legally entitled to the control or management of any local or municip fund or legally entitled to impose any cess, rate, duty or tax upon any perso within any local area.*

(b) A person undertaking more than one work or contract at the same tin may be allowed a separate account in respect of each.

(c) ~~(d)~~ A person may open a security deposit account either in his own behalf or on behalf of another person. More than one account, however, may not be opened as security for the same person in respect of the same work or contract.

(d) security deposit account may be opened in the joint names of the persons undertaking the same work or contract.

(e) ~~(f)~~ The depositor will be required to sign a letter (in a form ~~prescribed by the Director-General~~) addressed to the ~~postmaster~~ undertaking not to make any claim on the Savings Bank for the principal of the sum deposited, except with the express written sanction of the person referred to in the letter to whom the security is pledged; not to object to the pay- by the Bank of the whole or part of the principal to such person claiming it and not to make any claim for interest from the date on which interest has ceased to accrue owing to the payment of the principal to such person or from the date on which such person has sanctioned the repayment of the deposit.

The officer to whom the security is pledged as above may, with the consent of the person pledging the security, open an account for such security in his own name, *e.g.*, "Executive Engineer, A—pore, on account of security of A. B." In this case the deposit will be received from the officer to whom the security is pledged and the pass-book will be issued to him.

Interest on security deposits will accrue and be paid in the usual manner, subject to the conditions specified in the letter mentioned in clause ~~(f)~~ (e) of this rule.

The prohibition against the transfer of an account until it has been in existence for three months (*see* rule ~~31~~) does not apply to security deposit accounts.

In the form of declaration (*see* rule ~~17~~), which every intending depositor is required to sign, the words "I further declare that I have no account opened by me on my own behalf at any Post Office Savings Bank" should be scored through in the case of a security deposit account.

7. The existing Rule 19 is unnecessary vide item 1 of letter of the 28th May. The present Rules 20, 21 (with the addition propo in item II of my letter of the 24th May) 22 and 23 will be revised Rules 15, 16, 17 and 18 respectively.

X

8. The existing Rule 24 will then become revised Rule 19. But the last ~~two~~ sentences from "If - - - - - - Pass-book." in lines 12 to 14 of para 1. and the sub-paras (2) and (3) may be omitted, as they refer to the Treasury procedure which should be included in Section II of the Rules. The present Rules 25 and 26 will however, stand but as revised Rules 20 and 21 respectively.

XI

XII

Sir,
Your most obedient Servant,
R S R Bramley
Retired Postmaster, Bangalor

O BAHADU
RAN GA CHARRY
FICER INDIA (RETIRED.)

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sold
till in the Gov
would at once
ublic. But I
as well as the
matter.

Rajamantrapravina Dew
J. S. Chakravarti
Financial Secre
H. H. the M

Having myself of the
letter No. Fl 5890 of the 6th
welcome further suggestions, if any,
in my letter of the 13th idem and re
your office to send me at least ad-in
General Circulars and Standing Orde
not at once be finally dealt with.
ledge that letter in your letter No. Fl 6
was not despatched till the 24th in
receipt of that acknowledgment, I have
on the 14th, 23rd, 2 on the 24th (one of
28th, 29th, 30th and 31st May and 1st Ju
been acknowledged, though at leas
action. For, besides asking for a co
vious day's letter, I wished in my lette
the pleasure of showing to you the
State Sturgur Treasury for draw
the bound books of specimen sign
on the other hand, I brought to yo

Bahadur K. S. Ranga Charry,
Post Office, India, (Retired).
BANGALORE CITY.

No. SN-1/9

"Rukmalayam," Fort Centre I
South End, Basavangudi.

3 JUN 1919 D 3205

Rajamantrapravina Dewan Bahadur
S. Chakravarti Esq., M.A., F.R.A.S., etc.
Financial Secretary to the Government of
H. H. the Maharaja of Mysore.

Sir,

I beg to suggest the revision of the form of "Application for withdrawal" from the Mysore Government Savings Bank for the following reason

(i) It bears the No "Fin. 66", while it should be form No. 4 in Annexure -, according to Section III of the Rules.

(ii) The second sentence in the application requires the depositor to enter the "balance after this withdrawal." He cannot possibly give this information correctly when the interest for the past year has not been added in the Pass-book.

(iii) The acknowledgment for the amount of withdrawal is included in the application. But the acknowledgment will not be for the actual amount paid which might vary (a) when the interest for the "current year" is also calculated and paid, as it should be, in the case of an account closed or (b) in consequence of a clerical error in the order of payment. As regards (a) the fact speaks for itself. With regard to (b), however, I may mention, as an example, the word "Twenty five" is so peculiarly written as to be easily mistaken for "Seventy five" and vice versa and passed for payment. If the result is a short payment, the depositor or his agent or messenger is bound to point out the discrepancy on the spot. But he may not do so. Should he receive an excess payment. What is worse is that he can successfully maintain having received the lesser of the two amounts according to the entry made in his own handwriting in the receipt or acknowledgment, even though the entry made by the Treasury should show higher amount in the Pass-book, not to mention the possibility of the Pass-book being suppressed altogether after the transaction is finished.

W/S
Acknowledge this & all previous letters alone & refer them to me for compt. for information.
Mr. 5/8/16

(iv) There is nothing to show in the "Instructions" printed below the depositor's signature whether the Agent or messenger should affix his signature before the depositor or at the time of payment in the Treasury: nor is there anything to indicate that he should sign for the receipt of the amount.

(v) Below the signature of the Agent or messenger, one of the certificates prescribed ~~to~~ in Rule 36 is required to be written: but no space is left for the purpose of writing the certificate and it does not appear to have been even contemplated that the certificate should bear the signature of the depositor's guardian or agent, as the case may be.

(vi) Lastly but not the least of all, the form does not contain any provision for noting the interest for the current year which should be added to the balance of the principal when an account is finally closed. Nor are these particulars furnished to the Depositor and in the absence of these details, he is not, after surrendering his pass-book to the Treasury, in a position to know, especially when the transaction is carried on not personally but through an agent or messenger, (1) how much of the amount paid represents the interest for the current year or (2) whether the agent or messenger has brought and delivered to him the correct amount paid at the Treasury.

I have pointed out all these defects to the officer in charge of the State Burgur Treasury on the 2nd current.

2 The form of "Application for Withdrawal" on the reverse of which is combined the "Warrant (ie order) of Payment" in use in the P.O.S.B. (enclosed) is free from such drawbacks. It may be divided into 6 parts thus:

(a) In Part (I), ie the application, the last balance shown ~~in the~~ in the pass-book out of which the withdrawal should be ~~withdrawn~~ is required to be entered by the Depositor; when it does not include the interest for the past year, the amount of interest is also shown below the depositor's entry and added together in the ~~Treasury~~ P.O, above the depositor's initials so as to secure an agreement with the balance previously struck in the ledger.

(b) Part II is the space left for writing the certificate required in the case of an account opened on behalf of a minor or female depositor. Then comes the signature of the depositor or that of the guardian or agent of a ~~[illegible]~~ minor or female depositor, and this signature is for the amount

& withdrawal appears for nowon is the certificate written above.

In ~~Ill~~, the Depositor is required, when he does not attend the P.O. in person, not only to enter the name of the agent or messenger to whom the application is entrusted for encashment, but also to obtain below the latter's name his signature before the application is presented at the P.O. The object of this provision is to enable the P.O. to satisfy itself as to the identity of the agent or messenger nominated by the Depositor by seeing his signature on the front side of the form, i.e. the application, with that obtained in the P.O. at the time of pay-
Part VI on the reverse of the form. When the application is presented without the signature of the agent or messenger mentioned therein, it is returned for the supply of omission, unless the agent or messenger is personally known at the P.O. or is properly identified by a respectable witness as the agent or messenger of the depositor.

On the top of the reverse of the form (Part IV) is the warrant (i.e. order) of payment and the amount specified therein includes the interest for the current year in the case of an account finally closed.

Part V provides in the case of an account to be closed for the entries to be made of (1) Principal, (2) Interest for the period from — to — in the current year and (3) the total amount payable. These entries are intended to facilitate audit. When the account is thus finally closed, the Depositor is [illegible] with a short memo containing these particulars (from [illegible] the following) and this must be pointed out in clause (VI) to the preceding paragraph, thereby enabling the Depositor to keep a check when the transaction is carried on through his agent or messenger in particular.

Part VI is a receipt for the amount paid to the Depositor or his agent or messenger to whom it should be signed before the payment is made. The wording of the acknowledgement being "Received the amount stated above", i.e. the amount passed by the Postmaster correctly or incorrectly, whether in arrears or not with the amount

applied for. ~~[illegible]~~ no loophole is left to the depositor or his agent or messenger to shirk ~~the~~ his responsibility for the receipt of the amount passed.

3. I would therefore recommend the use in the Mysore S.B. of the P.O. forms of (1) Application for Withdrawal and Warrant of Payment "(as per specimen attached)" and (2) Memo of amount, and (in the case of accounts closed) Both can be introduced with little or no extra expenditure (a) by simply reducing the size of the existing form No 4 (Application for Withdrawal) by half which may be printed on both sides and (b) by utilising ~~the other~~ half for the purpose of the memo referred to.

I take this opportunity to submit that the form No 9 (Journal of Deposits and Withdrawals) is also defective as it does not provide for the entries of

(A) the name of ~~the~~ depositor

(B) the balance after each deposit or withdrawal, and

(C) the interest paid on each accounts closed.

On the other hand, separate columns have been unnecessarily provided for entering (D) the daily total of deposits and (E) the daily total of withdrawals respectively. The particulars at (A) and (B) would enable the correct No. of the account being traced in the Audit office when a wrong No. is quoted by the Treasury in the Journal. The further advantage of (B) lies in the reconciliation of the difference, if any, in the total balances of all the accounts footing either after the addition of interest. Item (C) would likewise facilitate the check with the corresponding entry below the order of payment in the proposed form of Application for withdrawal and stamping up in the Audit office of the total amount of interest paid or ___ into finally closed. The separate columns referred to at (D) and (E) for the daily total of deposits and withdrawals may be dispensed with as they can be easily struck at the close of the day's transactions, as shown in the specimen form of the Journal hereto appended. This specimen is on the lines adopted in the P.O. form, minus the following columns for which there is no necessity in the Treasury

Deposits { At branch office
" sub-office

Withdrawals { At branch office
" sub-office

I have the honor to be
Sir,
Your most obedient Servant,
C S R Bhaneeth
Retired Postmaster, Bangalore

Number	Name of Subscriber	Address	Instrument	Previous Balance	Subscription	Subscriber initials receipt received	Remarks
1	7408	S.V. Patel Esq		450			
	7356	M.M. Mehta Mrs		575	25		
	4152	C.T. Shah Mr	230	680			
	0543	K.D. Desai Mr		Nil	345		Removed abroad
	3625	S.G. Bhatia	440	950			
	5737	M.J. Trivedi		345	045		

Total 740

	1580	Mrs. Sinha Devi		90	70		
	3473	S.M. Jaiswal	120		1250		
	5251	Dr. Mehrotra		235	665		
	0342	K.L. Srivastava Mrs	570		1630		
	4635	S.N. Misra Dr Supt		145	Nil	5/3	Removed abroad
	9187	S.K. Chaturvedi Mrs	765		2370		

Office of the ... Taluq Treasury Savings Bank Journal of Deposits and Withdrawals for the week of the month in

Serial Number	Date	Account No	Name of depositor	Deposit	Withdrawal	Balance after each transaction	Interest on closed accounts	Initials of S.B clerk	Initials of treasury officer	Remarks
	Sunday	948	C.V. Gopal Rao	50		450		AB	CD	
		2364	M.A. Abdulla Sahib		25	575		AB	CD	
		4152	C.T. Kari Mudaly	230		680		AB	CD	
		6543	K.B. Ramachar		348 | 2 | 6	Nil	3 | 7 | 6	AB	CD	Account closed
		3625	B.G. Devarao	140		950		AB	CD	
		2731	D.F. Joseph		30	1045		AB	CD	
			Total	720	403 | 7 | 6		3 | 7 | 6			
	Same do	2 1560	A.G. Pathe Khan		60	180		AB	CD	
		3475	E.V. Daniel	10		1250		AB	CD	
		5201	K.K. Ramaiah		235	665		AB	CD	
		2342	H.L. Seshaiah Nam	570		1630		AB	CD	
		4635	S.M. Krishna Iyengar		145 | 8 | 3	Nil	5 | 8 | 3	AB	CD	Account closed
		9184	S.K. Thanakoti Mudaly	785		2370		AB	CD	
			Total	1455	440 | 8 | 3		5 | 8 | 3			

APPLICATION FOR WITHDRA

To THE POST OFFICE SAVINGS BANK at___

I desire to withdraw from my S. B. Account No.____

Rupees (*in words*)_____

The balance at my credit this day is Rs. _

Dated *Signature of Depositor.*

When the depositor does not attend the Savings Bank personally, the name of the Agent or Messenger to whom payment is to be made should be entered, and the Agent or Messenger should sign his name in the spaces provided below. It is advisable that this should be done before the application leaves the depositor's custody, and, in any case, the entries must be made before the application is presented at the post office.

Name of Messenger or Agent. _____

Signature of Messenger or Agent. _____

INSTRUCTIONS FOR DEPOSITORS.

I. Examine your pass-book carefully after every deposit and withdrawal. If there is any correction, erasure, omission, or discrepancy in it, do not ask the Savings Bank clerk or (if your account is open at a Sub or Branch Post Office) the Sub or Branch Postmaster for an explanation, but always communicate direct with the POSTMASTER OF THE HEAD OFFICE, the name of which is stamped on the cover of your pass-book.

II. If your account is open at a Sub or Branch Post Office, that is, at a Sub-Savings Bank, you ought to receive a separate acknowledgment by post, stamped by the HEAD OFFICE, for every deposit after the first. If the acknowledgment does not reach you in due time, or if it has any correction in it when it is received, bring the matter to the notice of the POSTMASTER OF THE HEAD OFFICE.

III. If you make a complaint or reference to the Postmaster of the Head Office and fail to get a satisfactory reply within a reasonable time, write to the Superintendent of Post Offices or the Postmaster-General.

IV. Take great care of your pass-book.

V. When you close your account you should claim a memo. from the post office showing the interest paid to you for the current year.

WARRANT OF PAYMENT

SAVINGS BANK.

The amount is available Pay Rs._____a._____p._____,

(*in words*) Rupees_____

to debit of Account No._____(Ledger folio*_____).

Postmaster.

To be filled in by sub-postmaster when the withdrawal is made at a sub-office savings bank.

When an account is finally closed, enter—
Principal... ... ... Rs.

S. O. or S. O. date-stamp.

Interest for the period

from_____

to_____

Total amount ,,

Received the amount stated above.

Signature of Depositor

*Dated*_____ *19* *or his Agent or Messenger.*

Lal Chand & Sons—662—29-4-18—6,85,000 (Edn. II).

...HADUR
...NGA CHARRY
POST C... INDIA (RETIRED.)

"RUKMA
FORT CENTRE ROAD, South E

Basavanagudi, 14 MAY 1919

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esq., M.A., F.R.A.S.,
Financial Secretary to the Government
of H. H. the Maharaja of Mysore, Bangalore

Sir,

Adverting to para 6 of my letter of the 13th current, I have the honor to observe that if rule 94 is amended as suggested, rule 49 may be deleted, as the latter does not say how the balance left after correction should, when paid to the depositor, be charged in the books of the Treasury but fixes for the purpose of payment the time limit of 6 months and, if the amount is not claimed within that period, authorizes the acct. being treated as "Dead", even in contravention of rule 45 under which no account can be treated as "Dead" unless it has not been operated on, at least, for 3 years.

2. In reply to my query as to how the provisions of rule 48 may be availed of without violating the condition laid down in rule 8(3), when the ex-minor has already an account standing open in his own name, the Comptroller stated in para 3 of his letter No 2286-SA-134 dated the 9/10 August 1917, as follows

"As regards minors accounts, a minors account will cease to be such immediately he attains majority. A fresh Index-Card signed by him is then obtained and the account will become an active account forthwith. If he has another account of his own he should close it before signing the fresh Index-Card."

In this I submitted a rejoinder to that officer in my letter dated the 16th Aug 17.

the extract therefrom is submitted for your information and favorable consideration, since the matter stands where it was

I have the honour to be

Sir, Your obedient Servant

K S Raman

Postmaster, Bangalore.

Extract from a communication No. dated 16th August 1917

From Rao Bahadur K. S. Rangachary Esqr.

To the Comptroller to the Government of H. H. the Maharaja of Mysore, Bangalore.

2. Where the rule 48 is now read with rule 67 in the first place and with the note to rule 75 in the next place, the following questions suggest themselves

(a) How can the claim to interest on a minor's account be limited to the date of his attaining majority under rule 67 after it is converted into an adult's account under rule 48?

(b) How can the note to rule 75 be enforced when a minor's account becomes active under rule 48?

3 As regards (a) there would be nothing to be said against the limitation, i.e. as is the case in the Post Office Savings Bank (vide rule 54 at pages 102 and 103 of the Post Office Guide April 1917 Edition) an account opened on behalf of a minor must be closed absolutely when he attains majority. But inasmuch as under rule 48 the ex-minor is entitled to operate on the account after it becomes active, the rule 67 should be so amended as to remove the restriction and allow interest on the account from the date of its conversion into an adult's account.

4 With regard to (b), the note to rule 75 cannot but be held

[redacted]rative when the Ex-minor has availed himself of the advan[redacted]48 to keep the account active in his own name. The only circum[redacted] under which the former can still be rendered effective is in the event [redacted] the ex-minor having opened an account in his own name in addition to the account opened on his behalf by his relative or guardian. It is not therefore understood how you arrived in the concluding portion of your letter at the decision that "If he has another account of his own, he must close it before he signs the fresh Index-Card." Neither of the two accounts need be actually closed, as the formal closure involves a mere waste of a form of application for withdrawal, time and labour, when the ex-minor would like to have the balance of one account transferred to the other. The transfer may easily be effected by book adjustment on his submitting an application for transfer of the balances in the form of an ordinary letter, in which case the fresh Index-Card and the specimen signature slip prescribed in rule 48 may be dispensed with. It is possible that the balances of several accounts will have to be transferred in certain cases; for, besides the account No. A.A. opened by a minor during his minority, other accounts might have been opened on his behalf, say (1) by his father No. B.B.
(2) " mother No. C.C.
(3) " brother No. D.D.
(4) " sister No. E.E.
(5) " grandfather No. F.F.
(6) " grandmother No. G.G.
(7) " Uncle No. H.H.

He should also present with his application also the 8 passbooks when the following entries will be made in the last seven.

Acct. No	Column 2	Col-4 Withdrawn	Col-5 Balance	Initials of H. A.	Initials of T. O
B.B.	Transfd to A/c - A.A. Rs ten	10	Nil	J. J	K. K.
C.C.	" " " "	10	Nil	J. J.	K. K.
D.D.	" " " "	10	Nil	J. J	K. K.
E.E.	" " " five	5	Nil	J. J.	K. K.
F.F.	" " " "	5	Nil	J. J	K. K.
G.G.	" " " "	5	Nil	J. J	K. K.
H.H.	" " " "	5	Nil	J. J.	K. K.

ries will be copied in the corresd. ledgers and the a
Per contra the following entries should be made simultan
pass Book and in the Ledger account No A. A. of the depositor

Headings of the Pass Book

Column - 2	Col - 4 Deposited	Col - 5 Balance	Initials of A. A.	Initials of T. O.
Transferred from No B. B. Rs ten	10	15	J. J.	K. K.
" No C. C. "	10	25	J. J.	K. K.
No D. D. "	10	35	J. J.	K. K.
No E. E. Rs five	5	40	J. J.	K. K.
No F. F. "	5	45	J. J.	K. K.
No G. G. "	5	50	J. J.	K. K.
No H. H. "	5	55	J. J.	K. K.

The transactions should of course be included in the Journal of accounts transferred and in the Journal accounts received by transfer, same as above; that is to say, though all the accounts are old ones, yet they should, in order to enable the Comptroller's office to make the necessary adjustment in the books, be entered only in the 2 Journals of transfer. Since their inclusion in the Journal of deposits and withdrawals will affect the daily totals of actual cash transactions. The pass books of accounts thus "technically" closed should accompany the weekly the Journal of accounts transferred.

5. In short my submission is that, as under rule 48, a minor's account is rendered active even after he attains his majority, the note to rule 75 should be either expunged or restricted to technical closure of the account in the manner suggested above. On the other hand rule 48 being applicable to a minor's account when he has no account of his own, the point may be stretched a little further and provision made accordingly not only as a matter of expediency but also as a means of saving labour and stationery to meet cases of the kind referred to in my proposals.

PS I would now add the following sentence at the end of para [illegible]
"After the note of the receipt of the receipt of the application from the ex-minor depositor for the transfer of the balance of other accounts is made on the top of the ledger, the original application should be forwarded to the Comptroller's Office along with the Journal of accounts received by transfer".

14.5.19.

RAO BAHADUR
K. S. RANGACHARRY
POST OFFICE, IND[illegible]RED.)

N- 1827/5

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END,
Basavangudi, 23 MAY 191

Rajamantraprasna Dewan Bahadur
T. S. Chakravarti Esqr, M.A., F.R.A.S.,
Financial Secretary to the Government
of H.H. the Maharaja of Mysore.

per [illegible]

I beg to suggest the following amendments to the Mysore Government Savings Bank Rules:-

(i) Page No. 10 — Rule 27.

Insert the following as from (2) of the Rule

If a person who wishes to open an account on behalf is no relative of the minor, he must establish his claim to be recognised as the minor's guardian before the account can be opened. He should be required to fill in the answers to the questions referred to in rule 35; and when the Treasury Officer issues an order recognising the claim, the account may be opened."

(ii) Page 15. — Change the comma into a full stop after the word "necessary" in line 7. — Rule 35.

(iii) Page 16. — After clause (d) insert the following 3 paragraphs. — Rule 35.

"(2). If the answers given and the evidence produced are satisfactory, the Treasury Officer will issue an order recognising the applicant's claim and specifying the conditions under which withdrawals may be made from the account. If the order issued allows a withdrawal from an

an account the balance of which exceeds Rs 250/-, it will now good for all subsequent withdrawals; but if the balance on account does not exceed Rs 250/-, the order will hold good for subsequent withdrawals only so long as this limit is not exceeded, and, when the balance this limit, the applicant must again establish his claim to be considered the minors guardian, if he wishes to withdraw money from the account."

(IV) "(3) The name of the authorized guardian with the No. and date of the order issued by the Treasury Officer should be noted at the head of the Ledger for ready reference. The Treasury officer's order should be kept in a separate bundle arranged according to the serial No. of the account which should be noted on it. A copy of the Treasury Officer's order should, in cases falling under Rule 27, be sent with the Index-card, and, in other cases, with the application for the first withdrawal made after its issue, to the Comptroller

"(4) When the person authorized to make withdrawals is other than the one by whom the account was opened, a specimen of the signature of the former should be obtained and pasted over that of the latter in the specimen signature book."

Page 28. At the end of "note-2", add the following sentence. Rule 66.

"A specimen of the signature of the new guardian should be obtained and pasted over that of his predecessor in the specimen signature book."

The necessity for the proposed amendments has already been fully explained in my letter No. SN-1 dated the 18th August 1947 (vide copy hereto appended, for your information) to the Comptroller.

Rao Bahadur R. D. Ranga Cha
Post Office, India, (Retired).
BANGALORE CITY.

Rukmalayam." Fort Centre Ro
South End. Basavangudi.

6 JUN 1919 D 3232

To

Rajamantrabhivarma Dewan Bahadur
T. S. Chakravarti Esqr, M. A., F. R. A. S., etc
Financial Secretary to the Government of
H. The Maharaja of Mysore, Bangalore.

Sir,

Referring to items XI and 12 of my letter of
Kindly note that the amendments suggested in items (XXII) and (XXIII)
of my letter of the 23rd May to the existing Rules 24 and 25 (new Rules
19 and 20) hold good and consider the following further suggestions.

I. Since there are special forms of Pass-cards for accounts opened
on behalf of minors and female depositors, the [illegible]
and 28 (new Rules 22 and 23) may will be condensed as per
items (XXVI) and (XXVII) as well as (XXX) and (XXXI) of my letter
of the 23rd May

II On the case of a female depositor's account however, I propose
for co-[illegible] tion the introduction of a form of letter of Authori-
-ty corresponding to the one in use in the Post office (Enclosed)

These 2 items cancel the 6th or last paragraph of my letter of the 29th
May in which items (XXVII) and (XXXI) of my letter of the 23 May
were withdrawn - I shall revert to item (XXXII) of the latter
when dealing with the Treasury procedure in Section II of the Rules.

III The existing rule no mention numbered (vide item (XXIV) of my letter
of the 23rd May) as also the existing Rule 30 which relates to
Treasury Procedure & as such should go in section II.

IV The Existing Rules 31 and 32 (as amended by item (VII) of my letter
of the 23rd May) will be the new Rules 24 and 25.

(V) The existing Rule 33 (as amended by items (c) and (d) of my letter of the
24th May) will be numbered as new Rule 26. In this connection,
I would invite your attention to Rule 23(1) of the P.O.S.B. under
which all that is required from a depositor to deposit money
is to take or send the amount "with his pass-book" to the
post office. But in the M.C.S.B. the deposit should be ac-
companied by a "chalan" in addition to the Pass-book.
The insistance upon the production of a "chalan" must hinder
rather than facilitate deposits, especially during the absence

on the state of the Depositor to whom it should of course be signed
the absence of "balance" has not so far as my experience
in the Dep. [illegible] which extends to nearly 35 years, resulted in any
serious inconvenience or fraud. But I take it that the Treasury
Disbursements "balance on the general principle that every item of
Receipts books should be sup-
by a voucher. In such a case, I think that the requirement
of the Treasury would seem more right, if it is only prescribed
the Depositor may not sign the "balance" himself but may authorise
anyone to do so on his behalf. This modification will re-
move the hindrance. If the suggestion is accepted, the following
may be inserted as note 3" to the Rule

"Note-3. The Depositor may not sign the balance himself but he may authorise another to do so on his behalf."

The Rule 34 may be numbered as new Rule 34 with the following amendments:—

Omit the semi-colon and insert the following after the word "signed" in line

"himself and showing the balance at credit and the amount which he wishes to withdraw" and

Omit ..... word "if" insert "If"

[illegible] in lines 6 to 8, substitute in the application for withdrawal before it leaves the Depositor's custody and in any case the entries must be made before the application is written in at the Treasury.

This is in accordance with the suggestion made in my letter of the 3rd current to revise the form of application for withdrawal.

Place a full stop after the word "personally" in line 11 and strike out the words "if possible ..... application" in lines 11 and 12.

Change the word "should" into "should" and add the following after the word "respectability" in line 16

"the Treasury Officer will make payment to the person presenting the application with the Pass-book, after satisfying himself by such enquiry as he may think proper of the inability of the Depositor to attend and of the genuine character of the application. The

mark or seal of a depositor or his agent or messenger, who cannot write must at the time he receives payment of a withdrawal be attested by the signature of a respectable witness (other than the paying officer) who is personally acquainted with the Depositor or his agent or messenger as the case may be, and also known to the Treasury Officer or some member of the establishment

The necessity for providing for the attestation of the mark or seal of the agent or the messenger specified in the Application for Withdrawal, as prescribed in rule 25 of the POSB. is obvious

Omit the sentence "The transaction ... Civil Court" in lines 8 & 20. As this forms part of instructions to the Treasury it will be embodied in Section II

I would also omit the last 2 sentences from "The payment ... Treasury" and from Treasury Officer ... Depositors in lines 24 to 26. Because ... hard on Depositors, who may be absent from the station and unable to find a respectable person to transact the business. Nor is there any reason why the amount withdrawn should not be remitted at his own expense "from the Treasury by money order through post."

Number the existing note as "Note-1" and insert the following as "Note 2"

Note 2. In the case of withdrawals from the accounts of female Depositors by their authorised agents under Rule ___ the ... insert the following declaration on the Application for Withdrawal.

Certified that the Depositor is on this day

In pursuance Rule 35 (new rule 28) may be amended as follows

(a) For the words "fill in 'in line'", insert the words "on prescribed form"

If this amendment is adopted the ... Introduce in the M.G.S.B. of the enclosed form of the P.O. may also be kindly considered

VIII (a) Number [redacted] existing Rule 36 and the clauses (i) to (iii) thereunder as a "note" or [redacted] no-para (2) with the ... (i), (ii) and (iii), as they appear under Rule 26 of the P.O.S.B.

(b) Cancel clause (iv) to the present Rule 36, the same having been included in clause (h) to the preceding para

Have the honor to be
Sir,
Your most obedient Servant,
[illegible]

Form S. B.-3a.

Letter of authority to be produced by the husband or agent transacting business on behalf of a female depositor in the ~~Post Office~~ Mysore Govt Savings Bank.

To the ~~POSTMASTER~~, Treasury Officer

_____

* Here enter "husband" or "agent" as the case may require.

Sir,

I hereby authorise my *_____

named_____

to deposit money in my Savings Bank account and to withdraw money from my account and generally to transact business on my behalf with the ~~Post Office~~ Mysore Govt Savings Bank at_____

A specimen of my $\frac{\text{husband's}}{\text{agent's}}$ signature is given below.

† This signature or mark must be attested below by the signature of a trustworthy witness known to the ~~postmaster~~ Treasury Officer.

_____†

Signature or mark of depositor.

Date _____ *19*

_____

Signature of witness.

_____

Signature of husband or agent.

Note.—If the agent of a female depositor is changed, the new agent will be required to produce a fresh letter of authority.

Gulab Singh & Sons, Calcutta—No. 453 P. O.—31-8-15—90,000.

THE answers to the questions below must be filled in by any person who represents himself or herself as the guardian of a minor, in the following cases :—

(*a*) When a person other than the father, or if the father is dead, the mother

(1) claims to withdraw money from an account opened on behalf of a minor

or

(2) claims to withdraw money from an account standing in the name of a deceased relative of a minor, when the minor's title to the amount has been admitted by the ~~Postmaster-General~~; Treasury Officer;

(*b*) When a person who wishes to open an account on behalf of a minor, is no relative of the minor.

*In cases *a*(1) and *a*(2).

*No. of Account _____

Name of Minor _____

†To be answered in the negative in case (*b*).

1. †Are you an adult relative of the minor? State your relationship.

2. Is the father or mother of the minor dead, or are both parents dead? What near relatives of the minor are alive?

3. Do you claim to be the guardian of the minor under the law? (If the reply to this question is in the affirmative, the applicant should produce proof of the claim.)

4. Have you been appointed guardian of the minor by will or deed or under any enactment in force in British India? (If the reply to this question is in the affirmative, the applicant should produce the documents on which he relies to support his claim.)

5. Does the minor reside with you, or is he maintained by you?

Signature and address of Applicant and Date _____

CERTIFIED that this form was filled up and signed by the applicant in my presence.

Date _____ 190

Treasury ~~Postmaster~~

RAO BAHADUR
K. S. RANGA CHARRY
POST OF INDIA (RETIRED.)
BANGALORE CITY.

RUKMALAYAM,
FORT CENTRE ROAD, SOUTH E
Basavanagudi, 7 JUN 1919

To

Rajamantraprawina Dewan Bahadur
J. S. Chakravarti Esqr, M.A., F.R.A.S., &c
Financial Secretary to the Govt of Mysore.

Dear Sir,

I am just now (4 P.M.) in receipt of your letter No FC 05044, without date". It contains an acknowledgment of 11 (eleven) out of the 12 letters addressed to you between the 14th May and 4 June 19, both days inclusive. The unacknowledged letter is that of the 31st May 19, vide copy subjoined for ready reference. As it related to an important matter viz the sale of "obsolete" copies of S.B. Rules of the 1916 Edition, to which an immediate stop should be put, I took the liberty of inviting your special attention to it in my letter of the 3rd current. But I don't know why the former has not been even acknowledged along with, at least, the latter.

Yours faithfully
K S Ranga Charry
Retired Postmaster, Bangalore.

Copy of
Extract from a communication No. dated 31st May 19
From Rao Bahadur K.S. Rangacharry Esqr
To Rajamantraprawina Dewan Bahadur
J. S. Chakravarti Esqr, M.A., F.R.A.S., &c
Financial Secretary to the Govt of Mysore.

In the Post Office Savings Bank every Depositor is furnished with a copy Rules for the guidance of Depositors in a pamphlet form (i) when an acc

is newly opened and (ii) whenever a revised edition is subsequently issued.

But I doubt if such is really the case in the Mysore Government Savings Bank. For I recently noticed that "Savings Bank Rules for the guidance of Depositors — with annexures", priced at four annas, was included in the list of Official Publications for sale at the Government Central Book Depot, Bangalore Fort, in which the list was issued in July 1918. I bought a copy of the Rules yesterday through Mr. M. R. Krishnamurthy Rao, Sub postmaster, Bangalore Fort with a view to neatly enclosing in it all the corrections suggested by me. But to my surprise, I now find that it contains only the old Rules printed at the Government Press in 1916. I cannot understand how this obsolete edition has been allowed to be sold to the public till now, while the Rules were actually revised and published in the Mysore Gazette, Part I, dated the 19th July 1917.

2 They therefore that you will kindly take steps for the issue of necessary orders to all the officers concerned

(a) to supply the existing depositors with a copy of Section 1 of the current Savings Bank rules of July 1917 edition, if there is no objection to adopt the Do. System

(b) to have the "obsolete copies of the Rules (1916 edition) withdrawn at once from sale at the Central Book Depot and disposed of as waste paper; and

(c) to refund to me early the sum of annas four, being the cost of one obsolete copy of the Rules sold to me, and I will thankfully return that book to the officer refunding the amount.

Bahadur K. S. Ranga Charry,
Post Office, India, (Retired
BANGALORE CITY.

"Rukmalayam," Fort Centre Road.
South End, Basavangudi.

D 331

9 JUN 1919

Rajamantrapravina Diwan Bahadur
T. S. Chakravar Esqr, M.A., F.R.A.S., Etc,
Financial Secretary to the Government of
H. H. the Maharaja of Mysore, Bangalore.

Sir

At the end of item VI of my letter of the 6th current insert the following

(a) "(i) - sub-para (2) introduced by the 2nd list of corrections will be sub-para (2) of the new Rule 27"

(b) In line 3, item VIII (a) of the same letter insert "new rule 29" before the words, "as they appear under Rule 26 of the P.O.S.B.

The following further observations with reference to the Rules may also be considered.

I. The existing Rule be abolished after the new Rule as suggested in item IX of my letter of the 18th current is introduced.

II. The existing rules 38 (as amended in item (XVI) of my letter of the 23rd May) and 39 will stand but as new Rules 30 and 31.

III. The 24. Rule 40 (as revised in item [illegible] of my letter of the 29th May) will be Rule 32 under the new series.

IV. For the reasons given in paragraphs 4 and 5 of my letter of the 13th May and item [illegible] of my letter of the 29th idem respectively the existing Rules 41 and 42 may be deleted.

2. The existing Rule 43 will become the new Rule 33. In this Rule (i) the pass-book presented by the depositor with his application for transfer is retained by the Treasury after granting a receipt in form No 5 for the book, —

(ii) he is required to, — sign this "Receipt" with a specimen of his signature at the Treasury to which the account has been transferred,

(iii) While, according to the last sentence in form No 11-A (of transfer) both the depositors Pass-book and his sig[illegible]re "should be sent with the advice."

The transfer of an account applied for by a depositor should be effected by the Treasury, not like another transaction be[illegible] conducted on the spot. If this is done, there remains no absolute necessity for retaining in the Treasury the pass-book which can and ought to be returned to the depositor on his whom it is provided as soon as the transfer entries.

Therein. It is not necessary for the Receiving Office to open the account as the opening entries can well be made from the particulars given in the Advice of Transfer: and there will be no need to grant a receipt for the Pass-book to the Depositor, if the book is returned to him as it should be. I would therefore substitute the following for the last 2 sentences of this Rule:-

"The Pass-book will be returned to the Depositor, who should present it to the nearest possible at the Treasury, to which the account has been transferred, with a specimen of his signature

This is in accordance with Rule 31 of the Pn. S.B and disposes of the points (i) and (ii) mentioned above. The change should also result in the saving of the "Registration fee", now presumably incurred in the transmission of Pass-books of accounts transferred, as free transmission of articles by post with the State does not extend to the registration of such articles.

VI It follows that Form No 5 may be abolished. But instead of doing so, it may be retained, after being revised as shown in the enclosed specn and prescribed for use in connection with Pass-books under for entry of interest. For in the State Treasuries and other large Treasuries it may not always be possible to return Pass-book on the date of presentation and in such a case, a receipt in the revised form should be given to the depositor whose Pass-book is retained.

VII I would suggest the introduction of a form of Application for transfer" as per specimen attached, there being none in use at present in the Mly. SE. The submission of this form need not however be insisted upon when the Depositor himself has tendered one in manuscript.

VIII This not apparent why a record of the particulars of transfer should be kept in the "I-interfoil" of the "Advice of Transfer" provided in Form No. (Wo). All the required particulars are available in the Journal of Transfer as well as Ledger. I would therefore raise this form according to the specimen attached, which contains all the particulars necessary for the Receiving office to open the acc[illegible] transferred to it by another Treasury without waiting for the Pass-bo[illegible]

IX The Rules relating to the opening "Dormo Accounts" & "Dead Acco[illegible] should not obviously precede but follow the Rule regarding "Closing an Account". The existing Rule 34 will therefore be numbered as new Rule 34 and recast as shown below:-

"When a Depositor wishes to close his account, he must fix Pass-book with a form of Application for withdrawal of the amount shown at his credit in the Pass-book. The

of interest due on this account up to the end of the calendar month preceding the date of presentation is [illegible] ed in the Pass-book and a final balance [illegible] ck. The amount will then be paid to the depositor who should acknowledge it on the reverse of this application and surrender his Pass-book to the Treasury (the existing rule will stand). See Rule 32 of the P.O.S.B.

X. The existing Rules 47 and 48 (with the amendments suggested in items (e) and (f) in my letter of the 24th May and modified in para 1 of my letter of the 27th idem) will also stand but as new Rules 35 and 36 respectively.

XI. Insert the following notes under the existing Rule 48 (new Rule 36).

(a) "Note-1. Interest on an account opened on behalf of a minor passes to the minor, from the date on which the minor attains majority, unless and until it is converted to his own name."

(b) "Note-2. An account opened on behalf of a lunatic by the Manager or guardian appointed by a Court of law must, if still open, be closed by the person on whose behalf it was opened in the Court of the Court and any [illegible] to be same.

XII. The existing Rule 49 should be deleted as suggested in my letter of the 14th May.

XIII. The existing Rules 44, 45 and 50 will [illegible] to the new Rules 37, 38 and 39 respectively.

3. (XIV). The existing Rules 51 and 52 may be retained as new rules 40 and 41 respectively. But in respect of the latter, it is necessary that they the certificate required in form No 8 should be granted by the "District" Pay Master, where under section 4 of the Regulation No 11 of 1911 "Secretary" includes every person empowered to manage a Government Savings Bank which exists also in a "Taluq" Treasury. There is nothing in section II of the M.G.S.B. Rules, that pid like cases [illegible] in the case of the P.O.S.B., the "District" Treasury Officer alone is authorised to dispose of such cases. If [illegible] on the intention to restrict this authority to the "District" Treasury Officer, the word "District" before "Treasury Officer" in Rule 52 (new Rule 41) may be omitted.

XV. The following may be laid down as [illegible] Rule 42, corresponding to [illegible] payment from acct.

42 41. When any person other than the father, or, if the father is dead, the mother claims to withdraw money from an account opened on behalf of a minor as being the guardian of such minor, the ~~Postmaster-General~~ Treasury Officer may authorise the applicant to withdraw money from the account for the minor's use, in accordance with the following rules :—

(a) Where the applicant claims to be guardian under the law, on production of proof of the claim to the satisfaction of the ~~Postmaster-General~~ Treasury Officer.

(b) Where the applicant claims as guardian duly appointed by will or deed, on production of the documents supporting the claim.

(c) Where the amount of the account does not exceed R250 and the applicant does not claim to be guardian under clause (a) or clause (b), upon his giving evidence to the satisfaction of the ~~Postmaster-General~~ Treasury Officer that he (the applicant) is the guardian of the minor.

(d) Where the amount of the account exceeds R250 and the applicant does not claim to be guardian under clause (a) or clause (b), upon the applicant producing a certificate of administration granted under Act VIII of 1890.

(e) In any case of doubt the applicant (not being the father or mother of the minor) may be required to produce a certificate of administration, under Act VIII of 1890, before payment is made to him.

NOTE.—*An authority given by the ~~Postmaster-General~~ Treasury Officer under (c) will not hold good for a subsequent withdrawal if the balance of the account then exceeds R250.*

LVI. In this connection, I may add that in the absence of an
hibition to opening accounts by British Soldiers in the Mysore Gover
Savings Bank, an account may be opened by one of them in the State
Treasury at Bangalore, even if there should be none at present
If he subsequently dies intestate, deserts or becomes insane or otherwise
incapable of managing his affairs, I don't know how the balance at his
credit will be disposed of, as the estates of British soldiers or deserters
are under Section 4 excluded from the operation of Regulation No. 11
of 1911. I therefore submit for consideration whether this particular
Section in this Regulation may not be amended in which case
the Rule 40 of the P.O. SB may be embodied as new Rule 43 in
full.

Vide M. G. 10

43. ~~40.~~ The deposits of non-commissioned officers and soldiers of the British Army who die intestate, desert, or become insane or otherwise incapable of managing their affairs, will be made over, on application to the President of the Committee of Adjustment; or to the legal representative of the deceased as defined in section 29, Regimental Debts Act, 1893 (56 Vict., ch. 5).

LVII. The existing Rule 53 [illegible] by the [illegible] should be
omitted in Section I and included in Section II of the Rules.

LVIII. With these remarks, I enclose an Abstract showing the proposed
re-arrangement of the Rules in Section I of the M.G. SB. which may
think be appropriately given the title of "Rules for the Guidance of
Depositors in the Mysore Government Savings Bank" without the words
"Section I", printed separately and distributed among the Depositors
in a small pamphlet form free of charge.

Yours &c

[illegible]

Retired Postmaster, Bangalore

35. A depositor who has [illegible] closed an account cannot open another account until after the expiration of [illegible] months from the date of closure without the permission of the [illegible], and [illegible] depositor whose account has been

S. O.—18.

Receipt for Depositor's Pass-Book.

(To be given to a depositor in every occasion when the Pass-Book is taken from him and send to the Head Office).

RECEIVED Pass Book of S. B. Account No._____ of depositor

Name)_____

or submission to the Head Office at _____

The balance at depositor's credit this day, as entered in the Pass-Book, is

Rupees (*in words*)_____

Date Stamp.

_____

Signature of ~~Sub Postmaster.~~ Treasury Officer

RECEIVED back my Pass-Book of account

No. on the

Signature of Depositor

NOTICE TO DEPOSITOR.

EXAMINE your Pass-Book carefully when you receive it back, and if there is any correction, erasure, omission or discrepancy in it, ~~do not ask the Sub or Branch Postmaster for an explanation, but~~ communicate direct with the ~~Postmaster of the Head Office the name of which is stamped on the cover of your Pass-Book.~~ If the ~~Postmaster of the Head~~ Officer fails to reply within a reasonable time to your complaint or reference, write to the ~~Superintendent of Post Offices or Postmaster General~~ Comptroller to the Government of H H the Maharaja of Mysore, Bangalore

Dated _____.

To

THE ~~POSTMAST~~...

I request that my Savings Bank account No

tanding on the books of the

nvilgiud

~~Post Office~~ Savings Bank may be transferred to the ~~Post Office~~ Savings Bank a

~~The pass-book relating to the account, which is submitted herewith, shoul~~

S. B.-9

Advice of Transfer.

From

~~Name-stamp of~~ The Treasury Office ~~transferring Head Office.~~

To

THE ~~POSTMASTER~~ Treasury Officer, ___ HEAD OFFI

The Account of this Savings Bank detailed below has been transferred to the Savings Bank at

Account No.—

Name of depositor (in full, as noted on the pass-book

(1) ~~Opening balance on the 1st April of~~ Interest up to the end of the year the current year ___ Rs. a. p.

(2) Balance at credit of accoun in words on the date o transfer ~~(exclusive of in terest for current year)~~.

* Such as—
(1) Name of guardian, husband or trustee.
(2) Date on which minor depositor will attain majority.
(3) No interest allowed on the account.

* Other particulars (if any).

~~articulars of G. P. Notes and Investment Certificates actually~~
~~standing in depositor's name as per following details:—~~

Nature of investment, *i.e.*, whether Investment Certificates or G. P. Notes. N.B.—*The words "In Accountant-General's custody" should be written against entry of each G. P. Note which is in his custody.*	No. of Investment Certificate or G. P. Note and date of purchase (with No. and date of Accountant-General's receipt for G. P. Notes in his custody).	Nominal value.

Residence of Depositor——

Date on which the account was opened ——

Dated——

The -

~~Postmaster.~~
Treasury Officer

NOTE.—This advice of transfer should be retained until the pass-book has been presented by the depositor, and should then be forwarded with the next S. B. voucher list to the Audit Office.

* To be filled up by the ~~Postmaster of the Head Office~~ Treasury Officer to which the account is transferred

~~† To be filled up by the sub-postmaster when the account is transferred to a sub-office~~ ~~office in account with a sub-office.~~

Lal Chand & Sons, Calcutta—No. 30

Abstract showing the proposed Re-arrangement of the Rules in Section I of the Mysore Government Savings Bank Rules.

No. New	No. old	Major Head	Minor Head	Remarks.
Para (1)	1	Preamble.		
Sub-(2)	2	Do.		
R. 1. 1	4	Definitions.		
2	3	Object of Govt. in Estg. S.B.		
3	6	Business Hours.		
4	5	Officials bound to Secrecy.		
5	7	Persons who may deposit.		
6	8	Limitations as to opening accs.		
7	9		Deposits in trust are not allowed.	
8	10		" in joint names.	
9	11		Minimum of deposits	
10	-	Public Accounts.		
10A	16		Induvat Funds.	
11	12		No account for Government money.	
12	13		Conversion of Judicial Deposits.	
" (2)	14		Comptroller's authority re: Do.	
.	15		Corporation.	To be omitted
.	17		Benevolent Institutions.	Do.
13	.	Conjoint Accounts.		
14	18	Security Deposit Accounts.		
.	19	Accounts opened to Objects of Govt.		To be omitted
	Powers & Limitations of withdrawals.			
15	20		Withdrawals - once a week.	
16	21		" by guardian of a minor or lunatic	
17	22		" by women.	
18	23		" of minimum.	
.	.	How to open an account		
19	24		Any person may open an account.	
20	25		Depositors.	
21	26		Issue of Pass-book for first deposit.	
22	27	Minor's Account		
23	28	Woman's Account	Rules for writing names.	To be omit

			Uniform spelling of [illegible]
4	31	[illegible] Pass Book & its Subsidiary	
25	32		~~[illegible]~~ Pass. book.
26	33	Loss of passbook after closing account:	
27	34	— a — or withdrawal money	
28	35		Withdrawal from a minor's account
29	36		Certificate of guardian or agent.
30	38	Interest.	Not admissible on a smaller balance or multiple of Rs 2
31			Rates of Interest
32	4		Interest added on 30th June annually
-	4		Levy of 5 % interest on overdrawn interest — 1 - omitted
-	4		Presentation of Pass-books for entry of Int.
33	4	Transfer of Accounts	
34	4	Closing of Accounts	
35	4		Treasury Officer or Comptroller may have an account closed.
36	4		Closing an account by a minor on his attaining majority or by an ex-lunatic
	4		Short-payment of interest. — To be omitted
37	4	Re-opening of closed accounts	
38	4	Dead Accounts	
39	5	Nominations to S.B. Accounts	
40	5	Disease, Minority & Lunacy of Dep.	
41	5		Certificate of District Treasury Officer for payt. of balance of deceased depositor.
			Change of female Depositors' names. — To be omitted
42			Conditions of re-payment from minor's acct.
43			Repayt. of balance of deceased & insane British soldiers and deserters.

H S Thomson

Bahadur K. S. Ranga Charry,
ot Office, India, (Retired).
BANGALORE CTY.

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.

12 JUN 1919 D 3312

rmantrapravena Dewan Bahadur
T. S. Chakravarti Esqr, M.A., F.R.H.S. &c
Financial Secretary to the Government of
H.H. the Maharaja of Mysore, Bangalo

is to hereby of my letter of the 23rd May 1919,
further observe that the prescribed form No. 10 (Ledger)
of no less than 6 pages for 6 years, as for example
from the year 1916-17 to 1921-22. This is likely to prove "in
wave waste, for it is very doubtful if the majority
of accounts would last so long or have numerous trans-
actions from month to month in each year. The main
object of providing a separate page for each year's trans-
action seems to be to facilitate the calculation of interest,
(firstly) at the end of every month when the entries of lowest
balance and the interest thereon at the ordinary rate
of 3 1/8 % are made. and
(secondly) at the end of the year when the difference representing the additional interest at the rates of 1 7/8 and 7/8
% is made in before the ledger account is closed
and a final balance for the year is struck.
All the ledgers should of course ---- through every month,
but in the first case neither the lowest balance nor the
ordinary rate of interest on it need be necessarily entered
separately for each month. If such is the intention, the col:
on "No. of months" can only serve the purpose of calculating
the additional interest. The monthly entries may well be
confined to the months in which transactions have occurred.
For instance if an account is not operated on in July and August
or more --- September and the ledger is examined in October
the closing balance of June, say "Rs 2262/-" will be entered ---
column 6 above the transaction of September, and in columns
7 and 8 will be shown the no of months i.e. "2" during which
the same balance existed and the amount of interest accrued
thereon for those 2 months viz Rs "11-12-4" respectively.
The same process will go on from month until the end of the
year when the calculation of the difference due in the interest
should be made in the last or remark column and added with

entries already posted in column 8. The total entries can then be
shown as a deposit in column 2 against the last entry "Interest
for (year)" to be made in manuscript in column 4 and the new
closing balance for the year struck in column 4 as for space
now attached. It will be observed from the specimen that
ordinarily a single page will be enough for more than a year, say 3 or 4 years.
When necessary the further transactions may be continued
on another page in the same volume or last volume
in use, both being linked together by means of the references
quoted in the right and left hand sides of the headings in
the top of the form. 2 or 3 lines left at the bottom of the
form for entry of the names of sub offices to and from which
an account may be transferred under the same head office,
may be utilized in the M.G.S.B. either for recording the transac-
tions or for increasing the space of the headings. I would
accordingly suggest that this form be substituted for the
one given in Annexure E. Ruled semi-foolscap size paper
should be used for the purpose and it should be strongly
bound with thick cloth cover and leather into a book con-
sisting of 250 leaves or 500 pages bearing printed serial
Nos. I understand that form No. 10 has not yet been printed
and as a consequence the old form is being still used. If so,
the ~~provision~~ revision may advantageously be made now.

2. I would also suggest the introduction of an additional
form of Letter of Agreement for Security Deposits to be
made in "Instalments" according to the specimen hereto
appended, inasmuch as the existing form No. 1 does not
provide for such cases.

3. Since writing the above, I have received your
letter No. Fl 6608 / GF. 77-18-26 of the 11th current and I thank you for
kindly furnishing me with a copy of para 1 of my letter
of the 23rd May 19. But I regret to say that I have not
still received an acknowledgment of my letter of the 31st
ultimo. As you state that "all letters received from me
have been duly acknowledged", I believe that the one
in question has inadvertently omitted to be included
in your letter No. Fl 6564 "without date" but received
on the 7th current. If so, I presume that actu-
[illegible] have been taken ere this to stop the sale of
obsolete copies of 1916 Edition of the M.G.S.B. Rules.

Government Central Book Depot, Bangalore Fort, and I may expect orders of refund of the cost of one such copy sold to me on the 30th Ultimo

It will be seen from the Abstract of the proposed Re-arrangement of Rules", submitted with my letter of the 9th current that I have already gone through "Section I" of the Rules &c I have also thought of submitting all my suggestions in a consolidated form and hinted as much in my unacknowledged letter of the 31st Ultimo. If everything is however to be re-written entirely, it will entail the expenditure of no small amount of labour and time which may be d 'ed to the examination of Section II" of the Rules that are in need of no less revision. But the work will be greatly facilitated, if I could retain for the purpose some copies of the complete set of Rules in force. I shall therefore be glad, if you will be good enough to instruct the Comptroller to supply me with at least half a dozen copies, mean each.

I have the honor to be
Sir,
Your most obedient Servant
H S D Chandler
Retired Postmaster, Banga

Full name of depositor. | Account No.

Residence | Occupation

Other particulars (if any).

Continued from page ____ Vol. ____

Continued at page ____ Vol. ____

Date of transaction.	Deposit.			Withdrawal.			Balance after each transaction.			Initials.	Interest bearing balance.	No. of months.	Interest at 3 1/8 %			REMARKS.
	Previous balance						1142	2	8							
1. 7. 00	1000	.	.				2142	2	8	ABC	2142	3	16	11	9	Months. Principal. Diff. Rate. Interest. 12 - 1842 - 1 7/8 = 34.8.7 9 - 2042 - 200. 7 - 2142 - 100. Total - 300 . 7/8 - 0.3.6 34.12.1
10. 10. 00				300		.	1842	2	8	ABC	1842	3	14	6	3	
3. 1. 01	200	.	.				2042	2	8	ABC	2042	4	21	4	4	
10. 4. 01	300	.	.				2342	2	8	ABC	2342	2	12	3	2	
										Interest at other rates			34	12	1	
Interest for 00-01	99	5	7				2441	8	3				99	5	7	
											2441	1	6	5	8	Months. Principal. Diff. Rate. Interest. 12 - 2141 - 1 7/8 - 40.3.0 9 - 2441 - 300. 8 - 2641 - 200 500 . 7/8 - 0.5.10 40.8.10 Total
3. 8. 01	300	-	.				2741	8	3	ABC	2741	3	21	6	6	
5. 11. 01				100	.	.	2641	8	3	ABC	2641	3	20	10	.	
3. 2. 02	300	.					2941	8	3	ABC	2941	2	15	5	.	
15. 4. 02				800	.	.	2141	8	3	ABC.	2141	3	16	11	6	
										Interest at other rates			40	5 10		
Interest for 01-02	120	15	6				2262	7	9				120	15	6	
											2262	2	11	12	6	Months. Principal. Diff. Rate. Interest. 12 - 2262 - 1 7/8 - 42.7.7 8 - 2362. 100 6 - 2662. 300 400 . 7/8 - 0.4.8 42.12.3 Total
2. 9. 02	400	.	.				2662	7	9	CDE.	2662	3	20	12	9	
4. 12. 02	300	.	.				2962	7	9	CDE	2962	3	23	2	3	
25. 3. 03				600	-	.	2362	7	9	RBC	2362	2	12	4	10	
1. 5. 03				100	-	.	2262	7	9	RBC	2262	2	11	12	6	
										Interest at other rates			42	12	3	
Interest for 02-03	122	9	1				2385	0	10				122	9	1	
											2585	5	33	10	4	Months. Principal. Diff. Rate. Interest. 12 - 2185 - 1 7/8 - 41.0.2 9 - 2485 - 300. 8 - 2585 - 100. 400 . 7/8 - 0.4.8 41.4.10 Total
3. 7. 03	200	-	.				2585	.	10	RBC	2585	5	33	10	4	
25. 11. 03	200	-	.				2785	.	10	RBC	2785	3	21	12	.	
23. 3. 04				600	.	.	2185	.	10	CDE	2185	3	17	1	.	
4. 6. 04	300	-	.				2485	.	10	CDE.	2485	1	6	7	6	
										Interest at other rates			41	4	10	
Interest for 03-04	120	3	8				2605	4	6				120	3	8	
											2605	1	6	12	6	
3. 8. 04	300	.	.				2905	4	6	ABC.	2905	2	15	2	.	
2. 10. 04	200	.	.				3105	4	6	ABC.	3105	2	16	2	8	

~~Name of Sub-Savings Bank if account is at a Sub or Branch Office.~~

Full name of depositor. Account 25

Residence.

Other particulars (if any).

Continued from page Vol.

Continued page Vol.

Date of transaction.	Deposit.			Withdrawal.			Balance after each transaction.			Initials.	Interest bearing balance.	No. of months	Interest at 3 1/8 %			Remarks.
	Brought forward						3105	4	6							
5 . 12 . 04	"			575	.	.	2530	4	6	CDE.	2530	2	13	2	18	Monthly Principal. Diff. Rate. Interest.
10 . 2 . 05				1430	.	.	1100	4	6	CDE.	1100	2	5	10	10	10 - 1100 . 1100.
1 . 4 . 05	400	.	.				1500	4	6	ABC	1500	2	7	13	.	8 - 1500 . 400
15 . 6 . 05										Interest at other rates			1	13	6	6 . 2530 . 1030
Interest for current	66	9	4				1566	13	10				66	9	4	Total - 2530 . 1/4 - 1 . 13 . 6
				1566	13	10	— Nil —									

Account closed

14.

(Security Deposit Form.)

When security is deposited in instalments.

To

THE ~~POSTMASTER~~ Treasury Officer, _____

Dated _____, the _____ 19

SIR,

I BEG to inform you that I have this day deposited in the ~~Post~~ Treasury ~~Office~~ Savings Bank at _____ the sum of Rupees (*in words*) _____ as the first instalment of my security deposit, and I hereby agree that this and all sums that I may deposit subsequently as security up to a limit of Rupees (*in words*) _____ will not be payable to me until I shall produce to you the express written sanction of _____ for payment of the same. I also agree not to object to the payment by the Savings Bank of this deposit or any part thereof to the said _____ on his claiming it, and not to make any claim for interest after interest has ceased to accrue owing to the payment of the principal to the said _____ or from the date on which the said _____ has sanctioned the repayment of the deposit.

Yours faithfully,

Account No. (to be filled up by ~~Post Office~~ Treasury.) _____

Signature, Designation and Address of Depositor. _____

(In the case of a contractor the name or nature of the work or contract should be added.) _____

Gulab Singh & Sons, Calcutta—No. 827 P. O.—27-11-14—50,000.

2. The suggestion made in my letter No $\frac{SN-1}{5}$ dated the 24th August 1918 to the Comptroller as regards the "custody of Pass-books" having been embodied as Rule 58A in the second list of corrections approved by Govt in their Order No. H 3187-GF-77-18-2 dated the 6th January 1919, I now propose that Rules 32 and 61 be amended and that the following three new Rules be introduced in conformity with the rules in the Post Office Savings Bank referred to in the same letter. Paragraphs 3 to 5 of that letter (vide extract annexed) explain the reasons for the provisions made in the proposed new Rules for

(a) the return of used-up Pass-books to the Depositors asking for them;

(b) the issue of "Duplicate" Pass-books, free of charge, in lieu of those lost or spoiled under certain circumstances beyond the control of the Depositors; and

(c) the closure of accounts without the production of Pass-books in certain exceptional cases.

For the purpose of these new Rules in the Mysore Government Savings Bank I have, in the place of the "Postmaster General" whose sanction is necessary in respect of the last two items and to whom the discovery of any fraud should be reported on the production of the "original" pass-book after the issue of a "Duplicate" in the Post Office Savings Bank, suggested the "Deputy Commissioner" or the Head of the District. But the Government, if they deem fit or expedient to do so, authorise any other Officer to deal with these questions.

(vii). Page 14. Strike out the full stop after the word "renewal" in line 6 — Rule 32 and add the following

"except under circumstances over which the Depositor has no control) or if any account be re-opened with the permission of the Comptroller before the expiration of three months from the date of closure."

In the latter case, no charge is leviable at present on the issue of a fresh Pass-book to the depositor of an account opened with the Comptroller's permission under Rule 44.

Page 26. Insert the following three new Rules under Rule 58 A Rule 58 introduced by the Second list of corrections

"58B. When a Pass-book is used-up, a new one should be issued to the Depositor from the stock. The original account No should be entered and the first page should be filled up from the first page of the used-up Pass-book and signed by the treasury officer. If at the bottom of the first page of the old Pass-book there is any reference to the specimen signature book, it should be reproduced at the bottom of the first page in the new Pass-book. The entry should be compared with the closing balance in the old Pass-book and attested by the initials of the Treasury Officer. The used-up Pass-book should be taken from the Depositor and the Treasury Officer should write the word "Cancelled" across the last page under his full signature. The used-up should be sent to the Comptroller's Office with the next s.b. voucher list. The savings bank clerk should write the words "Fresh Pass-book issued in continuation of used-up Pass-book on ——— " at the head of the account in the Ledger."

Note. If the depositor wishes to retain the used-up Pass-book he should be told to make a written application to that effect, which should be sent to the Comptroller's Office with the Pass-book. The depositor should be informed that the Pass-book will be returned direct to him by the Comptroller's Office."

(ix) 58.6. If a Depositor loses his Pass-book and applies for a fresh one, he should be required to pay a fee one rupee in advance and submit an application in writing. If he is an illiterate, his application should bear his thumb impression, seal or other mark attested by the signature of a witness known to the Treasury. After tracing the No of the account in the Ledger, the Treasury Officer should check the signature on the application with the specimen in the Specimen Signature book and thoroughly satisfy himself as to the genuine character of the application. If the application is presented by the depositor himself and if he is personally known to some member of the Treasury, other than the savings bank clerk, or if it is presented by a person well known at the Treasury to be the servant or agent of the depositor, no further enquiries will ordinarily be necessary. In all other cases, however, the Treasury officer must satisfy himself that the applicant is either the depositor himself or the bona-fide agent of the depositor, by requiring him to produce a respectable witness, other than the s.b. clerk, who can identify him and who is personally known to some member of the Treasury staff. In all cases in which there is any doubt as to the identity of the depositor, the Treasury Officer should, whenever practicable, personally see and interrogate the person presenting the application in order to satisfy himself as to his identity. The nature of the enquiries made should in all cases be noted by the Treasury Officer on the application. When the Treasury officer is satisfied as to the bona-fide of the application he should write a remark to that effect. A new Pass-book should then be prepared for issue to the Depositor. The original account No. should be entered; the first page should be filled up from the Ledger heading signed by the Treasury Officer; the date of the last transaction should be entered on the first page and the word "Duplicate" should be a

on the first page and cover. The words "Duplicate Pass-book issued on ——— should also be written by the Treasury officer at the head of the Ledger accou The "Duplicate" Pass-book should be made over to the Depositor on his signing a receipt for it (to be prepared in manuscript) and in case ——— the "Duplicate" Pass-book is issued free of cost, the remark "Issued free of charge on by Commissioner's order no ——— dated ———" should be written in the Stock Register of Pass-books against the entry of the issue. The Depositor's written application should be filed in a separate guard-book, which should be kept in the personal custody of the Treasury Officer. The applications filed in the guard-book should be numbered serially and treated like the ledger as records of a permanent character which may not be destroyed without the special permission of the Commissioner. The depositor's receipt for the "Duplicate" Pass-book should be pasted in the Stock Register of Pass-books against the entry of the issue

Exception. The Commissioner may, if he is satisfied that the original Pass-book was lost through no fault of the Depositor, authorise the issue of a "Duplicate" without the payment of the fee and in cases in which the application is for the issue of a permanent Pass-book under this rule, the fee should not be collected unless the application is refused.

If the lost Pass-book is at any time presented at the Treasury, the fact that a "Duplicate" has been issued will be discovered when the Ledger is referred to in the ordinary course. The two books should then be compared. If the comparison shows any discrepancy or indicates any irregularity or fraud, the matter should be reported to the Commissioner and the Pass-book retained by the Treasury Officer pending the Commissioner's orders. In other cases the original Pass-book should be sent to the Comptroller's office entered in the S.B. Voucher List.

If the transactions of the current year cannot be ascertained from the Ledger, the Treasury from which the account was transferred or the Comptroller, as the case may be, should be asked for a copy up to the date prior to the first transaction in the Ledger. The application should, when necessary, be made by telegraph, if the depositor pays for the cost of the telegram, otherwise by post."

"Note-3. When once the fee has been paid by the depositor, it cannot be refunded to him, even though the "original" Pass-book is found before the "Duplicate" is issued by the Treasury officer."

(x) "58.D. If a depositor presents a "spoiled" Pass-book, he should be required to apply in writing for a "Duplicate" Pass-book and to pay a fee of one rupee in advance. The application should be signed by him, or, if he is illiterate, it should bear his seal or mark attested by the signature of a witness known to the Treasury. On presentation of the application, the Treasury Officer should check the application with the specimen in the specimen signature book. A new Pass-book should be issued from the stock. It should be prepared in accordance with the preceding rule, the "exception" to which is equally applicable to "spoiled" Pass-books. If the entries in the "spoiled" Pass-book are indistinct or illegible, the entries in the new Pass-book should be copied from those in the account in the Ledger. On the first page of the new Pass-book, the Treasury Officer should write the words — "Duplicate in lieu of 'spoiled' Pass-book". The new Pass-book should then be made over to the Depositor (under a manuscript receipt which should be pasted in the Stock Register of Pass-books against the entry of the issue). The "spoiled" Pass-book should be taken from the depositor and the Treasury Officer should write the word "Cancelled" across all the unused pages under his full signature. It should be sent to the Comptroller's office entered in the savings bank voucher list. The Treasury Officer should write at the head of the account in the Ledger the words "Fresh Pass-book issued on in lieu of 'Spoiled' Pass-book. If the "Duplicate" Pass-bo

was issued free of cost, the remark prescribed in the preceding Rule should be written in the Stock Register of Pass-books against the entry of the issue. The depositor's application should be filed in the guard-book in the manner prescribed in the preceding Rule

(xi) Page 27. Rule 61.

Insert the following sentence & note at the end of this Rule.

If the Pass-book of a depositor who wishes to "close" his account is forthcoming, the Treasury officer should, if the Pass-book appears to have been lost under circumstances over which the depositor had no control, obtain a written application and forward it with his report to the Dy Commissioner, who has discretionary power, in cases where the balance at credit does not exceed Rs 2 (two) only, to dispense with the issue of a "Duplicate" Pass-book, and to authorise the closure of the account without the production of a "Duplicate" Pass-book.

Note - See note to Rule 58B. The same procedure should be followed, if the Depositor wishes to keep the "closed" Pass-book.

5. I had also suggested to the Comptroller at the end of para 1 of my letter No $\frac{SN-1}{5}$ dated the 24th August 1917 that the form of "Pass-book" which bears the No "Finl 56" and the new form of "Stock Register of Pass-Books" be included in the standard forms of Savings Bank Dep^ts and numbered as "2A" and "2B" after form 2 - Index-card - or at the end of the list of forms as "15" and "16" respectively in Section III of the Rules. But as the form of "Stock Register of Pass-books introduced by the second list of corrections has not been given any No I presume that it has been decided to keep it in manuscript only.

(xii) I would however request you to consider the desirability of including the "Pass-book" in the list of Savings Bank forms to

which it legitimately belongs. It has all along been so treated in the P.O.S.B., though the latter was, until the "Commerce and Industry Department" was created, under the administrative control of the "Finance and Commerce Department" of the Government of India.

4 While on this point, it strikes me that, same as in the Post Office it would facilitate reference if provision is made in the first page of the Pass-book for entering

(a) the Ledger Folio No. in addition to the Account No.

(b) the remarks required in the case of accounts opened (i) on behalf of minors, (ii) for security deposits and (iii) by Mohammedans who do not claim interest;

(c) the issue of Pass-books in continuation of used-up ones or to, those lost or spoiled; and

(d) the specimen signature book Vol No. and page No.

(xiii) I accordingly submit herewith a "specimen" of the proposed revised form of the first page of the Pass-book. If it should meet with approval, the form may, pending issue of a revised edition of the Pass-book, be printed loose. The loose forms may be pasted in the Pass-books in stock at once and in the case of those with the Depositors just as they are presented for transaction or for the purpose of entry of interest.

5. In this connection, a new Rule describing the procedure to be adopted when a ne[illegible] [illegible] laid down thus:-

Page 2. Rule 64.

(xiv) Insert the following as Rule 64A.

A Pass-book should be taken from stock for issue to the Depositor and an entry of issue should be made in the Stock Register of Pass-books. In page 1 of the Pass-book should be carefully

and clearly entered

(a) the No. assigned to the account, (b) the Ledger Folio No., (c) the Depositors' name, occupation and residence as given in the Index-card.

(d) the remarks

"During minority withdrawals can be made only by the minor's guardian. The minor will attain majority on ——— in respect of an account opened on behalf of a minor.

(ii) "Security deposit pledged to ——— " and in the case of a contractor, the name or nature of the contract or work, as regards "security deposit account";

(iii) "No interest" in respect of a mohammedan depositor who does not require any interest, ~~and~~

(e) the No. of the Volume as well as the No. of the page in the Specimen signature Book in which the depositors' specimen signature has been taken.

*(IV) "A fresh specimen signature should be furnished to the Treasury when there is a change of incumbents" in the case of a public or security deposit account, and

6 The additional entries required under clause (d) to the preceding paragraph should also appear in the Ledger which is the most
(XV) important office record. To ensure this I would substitute the following for the existing Rule 62 in page 27.

The Ledger will be supplied in bound volumes. When an account is newly opened, the serial No. assigned to it should be entered in the Ledger and the Ledger headings should be filled in from the Index-card on the first page available. Care should be taken to copy in the space left for the purpose of "other particulars" in the Ledger heading the special entries made in the first page of the Pass-book in the case of accounts opened (i) on behalf of minors, (ii) for security deposits and (iii) by Mohomedans who claim "No interest". In the same space should be noted also such occurrences as "Attachment or prohibitory orders of Court" and the "Death or insanity of depositors" etc. etc. The Ledger should not be destroyed without the special permission of ———

7. Judging from the specimen form No 10 given in Section III of the Rules, it seems that sufficient space would not be available for making the "special" entries in the Ledger which consists of 8 heads viz

Specimen signature. (1)	Residence. (2)	Account No. (3)
Name of Depositor	Date of entry of interest in Pass Book (5)	
Date of birth (if minor) (4)	Occupation	
Nature of account (official, minor, security deposit, Pudu (6)		

these (i) the first head may be (8) done away with, if the proposal submitted at the end of this letter is accepted.

(ii) The fifth head is unnecessary, because the date on which interest is entered in the Pass-book may just as well be entered in the annual statement of interest in the first place and against the balance (including interest) after the last transaction in the Ledger in the year of play. This has been found in practice to be a very useful check in the Post office and I would therefore commend it for your favorable consideration.

(iii) The sixth head cannot be of much use unless fuller particulars are given as shown in clause (d) to para 5 supra.

(iv) As regards the eigth head, the only account which is apparently intended to be classed as "official" is that referred to in Rule 8. If so, it should be treated as a Benevolent or "Public" account without maintaining the distinction "official".

Observations point to the necessity for the revision of the form of Ledger. I must, however, reserve this point for further consideration.

8 But consistently with the observation made in clause (ii) to the preceding paragraph, I would amend the Rule 81 in page 38 (XVI) as follows:-

Change the semi-colon after "only" in line 3 and add the following:-

The first time that a Pass-book is presented after the return of the annual statement of interest passed by the Comptroller, whether with the view of operating on the account or only for entry of interest, the amount of interest shown in the interest statement should be credited in the Pass-book, as in the specimen given under Rule 33 revised by the second list of corrections, the date of entry of interest being noted in the last column of the statement. The Pass-book should then be placed with the interest statement before the Treasury Officer who will check the interest and the resulting balance and initial both. The Treasury officer will then compare the balance (including interest) struck against the last transaction in the Pass-book with the corresponding entry in the Ledger, and, after satisfying himself as to its correctness, affix his initials with date below the last balance shown in the Ledger in token of his having carried out this check.

The Treasury Officer is now required under Rule 33 to attach the specimen signature slip obtained on separate slips to the Ledger accounts of the Depositors. It is not understood what is meant by the words "to attach to the Ledgers" If the specimen signature slips are merely fastened or tied to the Ledgers they are likely to drop down or fall off in no time. But the specimen signature must be preserved to show the variations made from time to time in respect of each account, owing to changes in

(1) the name or handwriting of Depositor

(2) the guardianship of a "minor" Depositor

(3) the incumbency of the officer operating on a "public account" or to whom a security deposit account has been pledged, and

(4) in the case of a "female" depositor, showing after transacting business herself, appoint an agent and vice versa or change the agent.

To attain this important object, the specimen signature slips should be carefully pasted in a book. The Ledger accounts, to which the specimen signature slips are either "attached" or pasted, are bound to be damaged by frequent handling in course of time. Being the most important document, the Ledger should not be exposed to such risk which can only be avoided by the specimen signature slips being pasted in a separate book, as is done in the P.O.S.B. The form of specimen signature book used in the Post office is printed on "Demy" paper in "foolscap" and "quarto" sizes: and the book supplied is provided with thick cloth cover and leather binding, as it is treated, just like the Ledger, as a "permanent" record, which cannot be destroyed without the special permission of the Postmaster General. Head offices use the large size book in "Demy foolscap", providing for 2000 accts on 100 leaves at the rate of 10 signatures on each page with a space of about one inch between two signatures, while the sub offices use the small size "Demy quarto" for 600 accounts with 6 signatures in each page of 50 leaves. I would recommend the introduction of this form as form No. 3A in the Mysore Government Savings Bank in one size only. For column 2 of the form is not in use at present, information with regard to the "Residence of Depositor" being available in the Ledger itself: and, by omitting this column, the size of the form may be somewhat reduced. When it is introduced, the specimen signature slips of Depositors attached to the Ledger accounts may be removed therefrom and pasted at once in new book and in cases where the depositors' specimen signature slips have not yet been attached to the Ledger accounts, since that system was introduced only in July 1917, they may be obtained and pasted once for all in the new book when the depositors next operate on their accounts.

10. If it is decided to accept the proposal submitted — the last paragraph I would also suggest the introduction of a new Rule and the amendment of Rule 63a as follows:—

Page 25 Rule:

(xviii) Insert the following as Rule 57A.

" A separate specimen signature book should be kept in every Treasury. The signature in the specimen signature book should be used to check signatures on applications for withdrawals, applications for the transfer of accounts and other applications purporting to have been made by Depositors

(2) If it is noticed that the signature of a Depositor has changed owing to any change in his handwriting or that a Depositor has altered his manner of signing his name, he should be required to give a specimen of his newly adopted signature on a slip of paper which should be pasted in the specimen signature book over the previous specimen. In every case before the allowing the account to be operated on transferred, the savings bank clerk should take steps ~~to have~~ to have the identity of the depositor established.

(3). Whenever a fresh slip is to be pasted in the specimen signature book, the slip should be pasted along only one edge, and not wholly down, over the previous one so as to leave it still possible to refer to the latter, when necessary.

(4). The specimen signature book should not be destroyed without the special permission of the _____. The book should be kept corrected up to date, the entries relating to accounts closed and transferred being scored through, in red ink, after the signatures are checked with the applications for withdrawals and transfer and complied with.

of a minor is changed (including cases in which the mother of the minor becomes ~~the~~ his guardian on the death of the father), a specimen of the new guardian's signature should, on the occasion of the first withdrawal, be taken on one of the prescribed slips which should be similarly disposed of.

Page 27. Rule 63

Change the comma into a full stop after the word "them" in line 5 and strike out the rest of the sentence.

(xx) Page 27. Insert the following notes immediately under this Rule.

Note 1. If the person wishing to open an account objects to state his father's name and caste, he should not be required to give this information; and if, instead of his father's name, he desires to give that of any other relative, he should be allowed to do so. In the case of a married woman, the husband's name should be given if she objects to state it.

Note 2. Blind persons should be treated as illiterate.

signature slips tendered on ordinary pieces of paper, as compared with those written on printed slips, being few and far between, it is possible for the Post office to keep the specimen signature book neat and tidy. Such uniformity cannot be maintained in the M.S.B. at present, if the specimen signature slips presented in innumerable varieties are accepted.

xi) The introduction of the form of "Specimen Signature slip" is therefore worth of consideration.

12 This again suggests the expediency of revising the form of the M.S.B. Index-card (form No. 2). It is double the size of the P.O. form. It is also printed on both sides, three-fourths of which are instructions mainly intended for the guidance of the person who wishes to open an account.

Though a printed slip has been prescribed [illegible] specimen signature of a Depositor, it is not necessary to insist upon the specimen signature being always written upon one of the printed slips. In other words, if a person tenders a specimen of his signature on an ordinary piece of paper, the specimen signature must not be refused on that account.

Note 1. Whenever there is a change of incumbents in the case of public or security deposit accounts, even when such accounts are opened by Government officers in their official capacity a specimen of the signature of the new incumbent should be obtained in accordance with the ordinary procedure and pinned in the specimen signature book.

Note 2. Whenever the agent of a female depositor is changed, the new agent should be required to sign a declaration at the bottom of the Index-Card. This declaration should be pasted in the book over that of the late agent.

Note 3. Where a female depositor after opening an account through an agent desires to operate on her account direct, she should be required to sign a fresh declaration at the bottom of the Index-Card and this declaration should be pasted in the book over the previous one. When a female depositor after opening an account in her own name desires to transact business through an agent, the agent should be required to sign a fresh declaration which should be similarly dishonored.

Note 4. In the case of an account opened on behalf of a minor, by a relative, if the person who is authorised to make withdrawals be other than the person who opened the account, a specimen of the signature of the person authorised to make withdrawals should be taken on one of the prescribed specimen signature slips which should be pasted in the book against the number of the account. When the guardia

as the Index-card is required to be filled up by himself under Rule 24. But in the P.O.S.B. the required particulars should be ascertained and entered by the "savings bank clerk" on the Index-card. This is done in the majority of cases the Index-card being filled up by applicants who do not in rare cases attend the office in person. The clerk is guided by the instructions embodied in the Rules which are not reproduced on the Index-card: and this procedure also meets the convenience of the applicants, especially those who cannot write English in which the entries are to be made and who form the majority. The adoption of the P.O. form will have the further advantages of

(i) reducing the size of the Stock — to Bank form,

(ii) thereby providing the necessary stationery for printing a separate form of "Specimen Signature Slip";

(iii) enabling the signature below the declaration printed in the lower portion of the Index-Card being utilized in the case of accounts newly opened for the purpose of specimen signature, instead of taking the specimen signature on a separate slip of paper, and lastly but not the least &c.

(iv) affecting a saving in the cost of printing the form of Index-card without the "Instructions" now appearing both in the lower portion of the front side and on the whole of the reverse of the present form.

In the event of the form of Index-Card being revised as suggested, and required to be filled up by the intending depositor, it will be necessary to amend the undermentioned Rule

Page 9 — Rule 24.

Insert the following for the 1st paragraph of this Rule.

If the person wishing to open an account applies in person, a copy of the M.G. S.B. Rules should be given to him to read, or, if he is unable to read, the Rules should be read and explained to him by

the savings bank clerk. The depositor should then be asked to state his na (and, if an Indian, also his father's name and caste), his occupation or profession and his place of residence. These particulars should be entered in English by the savings bank clerk. The serial no assigned to the account in the letter should also be entered on the Index-Card.

~~Note: If the person wishing to open an account fails to state his father's name and caste he should not be required to give this information and in lieu of his father's name, he begins to give that of his another relative he should be allowed to do so~~ } See the slip in page 16 at the end of para 10.

(xxiii) Page 10 — Rule 25.

Substitute the following for this Rule.

The intending depositor must sign below the declaration printed on the Index-Card and tender his deposit with a challan in form 3.

(xxiv) Page 12. Substitute the following for the existing Rule — Rule 29.

"In filling up the Index-card, care must be taken to the entries in large and well-formed characters. The following instructions should also be observed:—

(1) For the names of Christians, the surname should be written first in a large hand, and after it the Christian name or names in a smaller hand, thus — Smith, James

2) For Indian names, the personal name should be written first and the tribal name or such personal or family addition as Chetty, Iyengar, Naidu, Rao, or the like should be written last as in ordinary usage, thus — Siva Rama Chetty

3) The prefixes, Mr, Mrs, Miss, Deva, and the like should be written after the last personal name in the case of Christian Prefixes or affixes. Such as Babu or Rai Bahadur, in the

case of Hindu names, or Shaik Said. Moulvi or Khan Sahib in the case of Mohammedan names should also be written last. Female depositors should be described as married or unmarried or widows, as the case may be. Minors should be described as minors. If the account is opened by the minor in his own name, his age or the date of his birth should be entered in the Index-card. In entering "Residence," full address should be given and this should include the name of the village, Thana, or Taluq & District, and in the case of towns, the name of the street and the name or No. of the house. If the account is opened on behalf of a minor, his residence as well as the residence of the guardian or relative opening the account should be given.

Consequent upon the proposed change in keeping the Index filled up by the Treasury only, Rules 27 and 44 relating to the accounts of minors and 28 in respect "Woman's account" should also be modified as shown hereunder

Substitute the following for the first sentence of this Rule

If an account is to be opened on behalf of a minor the special Index-card prescribed must be filled up

Strike out the rest of this Rule except the "Note" to it.

In line 18, add the following sentence at the end of this Rule.

Any minor who is unable to write should be required to attend personally at the Treasury and the Treasury Officer should satisfy himself that the minor is competent to make the declaration.

The opening of an account on behalf of a woman thro her agent need not be restricted to cases where women are not accustomed to appear in public. Any woman may, if she chooses to do so, transact business through an agent whether or not she is accustomed to appear in public. But the letter of authority required under Rule 28 has been prescribed in no form. It is obviously desirable to have it in distinct terms. I would therefore, submit for approval, the enclosed form and the following amendment to the Rule.

Pages 11 and 12. Rule 28.

Substitute the following for the 1st paragraph of this rule.

(xxx) "If a person wishing to open an account is a woman, her husband or agent may transact business on her behalf; but before an account can be opened on behalf of a woman, her husband or agent must produce a letter in the prescribed form authorizing him to do so, signed by her or bearing her thumb mark attested by a witness known to the Treasury to be trustworthy.

Page 12 - Strike out the rest of the sentence from "acknowledged" in line 23. and after the word "Send:"

in line 6, insert the following notes.

Note 1. If the agent of a female depositor is changed, the new agent should be required to produce a letter of authority and sign a fresh index-card. The letter of authority should be pasted to the page of the ledger on which the account is kept."

Note 2. If a female depositor, after having opened an account through

an agent desires to operate on the account herself, she can do so by signing a fresh Index-card, and her letter authorizing an agent to act on her behalf should then be destroyed. Also, if a female depositor, after having opened an account in her own name, desires to transact business through an agent, she can do so, the agent being required to produce a letter of authority and sign a fresh Index-card."

16. Similarly no form has been prescribed for the alphabetical Index required under Rule 92 and consequently there will be no uniformity in the Index kept by the different Treasuries. Besides, under this Rule "District Treasuries" are to maintain the Index of "all depositors' names "on the general ledger of the District." The underlined words imply that for this purpose Taluq Treasuries should intimate the names of depositors in the respective Taluqs to their District Treasuries; but there is no rule to that effect, as under Rules 54 to 57 every Taluq Treasury submits its Savings Bank Returns etc direct to the Comptroller's office and not to the District Treasury. On the other hand, the Index is to be kept in the Taluq Treasury only "if the names of depositors borne on its books are numerous." What constitutes "numerous" has not been indicated and the Index may not be kept in any Taluq in the absence of instruction on the point. As the result of this omission depositors who may happen to lose their Pass-books will be put to serious inconvenience in obtaining "Duplicate" Pass-books in the absence of the necessary facilities in the Taluq Treasury to trace the nos. of their accounts. To avoid the diversity in practice and inconvenience to depositors, I would submit that a black book of "Demy foolscap" paper with strong cloth cover and leather binding be supplied to each District or Taluq Treasury and that the following amendment be made in the Rule, same as it stands in the Post Office.

Page 104- Substitute the following for the existing Rule. Rule 92-

In every District or Taluq Treasury an Index to the Savings Bank ledger should be maintained. For this purpose a strongly bound blank book with alphabetically-indexed pages ruled into three cols. to show, respectively, (1) the Depositor's name which should be entered in the book under the proper letter of the alphabet according to the initial letter of the first name as recorded in the Ledger, (2) the No. of the account, and (3) the name of the Depositor's father or husband (as the case may be), where there are two depositors of the same name. The entries should be made at the time an account is opened, whether as a new account or by transfer; and when an account is closed, whether by withdrawal of the balance or by transfer, the entries relating to it in the Index should be scored out out (in red ink)

2. Also, when a Depositor changes his (or her) name, the new name with the other particulars should be entered in the Index in the manner indicated above and the entries relating to the old name should be scored out (in red ink).

Note. The Index to the S.B. Ledger is not included in the list of standard forms as one copy lasts for many years. A fresh Index can of course be obtained ~~on the usual forms~~ from the Government Press when the existing one is filled up. It is provided in two sizes, one consisting of 500 pages or 250 leaves and the other of 250 pages or 125 leaves, and each page affords space for 30 lines

I have the honor to be
Sir,
Your most obedient Servant,
K S R Gramdy
Retired Postmaster, Bangalore.

List of Enclosures.

1 Copy of letter No. SN-1 dated the 18th August 1917 to the Comptroller.
2 Extract from " SN-1-5 " 24th " " " "
3 Specimen form of the "first page" of Pass Book.
4 " "Specimen signature book" (Large size).
5 " " " (Small ").
6 " "Specimen signature Slip"
7 " "Index-Card" (Ordinary)
8 " " " (For acct. opened on behalf of a woman).
9 " " " (" " minor).
10 " Letter of authority to be produced by the agent of a female depositor.
" " Alphabetical Index to S.B. Ledgers.

K S R Chandra

23 MAY 1919

Copy of ~~extract from~~ a communication No. S.N—1 dated 18 Aug 17.
from Rao Bahadur K.S. Ranga Bhavy
to the Comptroller to the Government
of H.H. the Maharaja of Mysore

Under rule 8(2) of the Mysore Government Savings Bank rules, a person may open a separate account on behalf of a minor who is related to him or of whom he is the guardian.

2 Though the wordings of rule 6(2) of the Post Office Savings Bank (vide page 97 of the Post Office Guide, April 1917 Edition) are the same, yet only a relative is allowed to open an account on behalf of a minor without the previous sanction of the Postmaster General. For, according to the Post Office Manual "If a person who wishes to open an account on behalf of a minor, is no relative of the minor, he must establish his claim to be considered the minor's guardian before the account can be opened. He should be required to fill in the answers on the prescribed form (S.B. 15.) which should be attested by the Postmaster and forwarded to the Postmaster General together with any documents produced by the applicant: and when the Postmaster General issues orders recognizing the claim, the account may be opened." The questions referred to in form SB-15. are the 4 mentioned in rule 35 of the Mysore Government Savings Bank

3. But rule 66 of the M.G.S.B. does not contain similar instructions for the guidance of the Treasury Officer, so that it is just possible for an account being opened on behalf of a minor by a person who is neither a relative nor the guardian of the minor. If the guardianship is not decided before the account is opened on behalf of a minor by a person who is no relative, both are likely to be put to disappointment and inconvenience when it is found eventually that the person

who opened the account could not be regarded as "guardian", though he might have acted in such bona-fide belief. On the other hand, wrong payment might also ensue. For one of the duties the Treasury Officer is required to satisfy himself in allowing withdrawals under rule 75(2) is "if both the father and the mother of the minor are dead that the application has been signed by a person who can be recognized as the minor's guardian". It will thus be seen that even at the time of the first withdrawal from a minor's account, the Treasury Officer is not called upon to decide the question definitely. In the event of wrong payment being subsequently discovered he would naturally plead that as the payee was allowed to open the account and furnish a specimen of his signature as "guardian" of the minor depositor, the subsequent withdrawal or withdrawals had to be allowed as a matter of cou

4 In the circumstances stated above it seems to me that the desirability of amending rules 66 and 75(2) may be considered: and I shall be glad to know if the proposal meets with app

~~Copy of~~ Extract from a communication No. S. N-1-5 dated 24 Aug 17

From Rao Bahadur K. S. Ranga Charry

To the Comptroller to the Government of H.H. the Maharaja of Mysore

3. It will be seen from the note under # in the preceding paragraph that a depositor in the P.O.S.B. can get the used-up pass-book returned to him through the Audit Office after a fresh pass-book was issued to him in continuation of the former. Such instances are however rare, being invariably connected with those accounts in which the transactions are frequent and the persons operating on them are bound to produce evidence, as in the case of a female depositor or of a minor's account or public account etc. On the other hand, the retention of such pass-books in the Audit Office, after the current year's transactions are checked with the Ledger maintained by it, serves no useful purpose. The extension of the principle to the M.G.S.B., the depositors of which would doubtless welcome it, may therefore be taken into consideration. The same principle should be followed if the depositor wishes to keep the closed pass-book after his account is closed.

4. The "exceptions" referred to in para 2 supra are consistent with the second sentence of rule 32 of the P.O.S.B. cases in which exemption from the payment of the fee of Re 1/- may be claimed by a depositor and sanctioned by the Postmaster-General are such as when a house is accidentally burnt with all the properties kept in it or when a depositor is robbed and the efforts of the Police to recover the lost properties are ineffectual etc etc. But a depositor is not entitled to a refund of the fee paid for a "Duplicate" of the lost pass-book because the original pass-book is afterwards

afterwards found; while on the other hand, he is liable under the SB rule first cited to pay one rupee for a fresh pass-book, if an account be re-opened with the permission of the Accountant General (vide rule 25) before the expiration of three months from the date of closure. The second sentence of rule 32 of the M.G.S.B., may accordingly be amended.

5. Another point in favor of depositors in the P.O.S.B. is that when a depositor wishes to close his account cannot produce his pass-book which was lost, "the Postmaster General has, under the Manual Rules, discretionary power, in cases where the balance at credit of the account does not exceed Rs 2/-, to dispense with the issue of a duplicate pass-book and to authorize the closure of the account without the production of the pass-book." The concession may also be granted by the Treasury officers in the M.G.S.B. with a small balance at their credit.

Name of { District / Huzur / Taluq } Treasury _____

Account No. _____ Ledger Folio No. _____

Depositor's name _____

_____

_____

Occupation _____

Residence _____

Space for additional entries in case of security deposits & accts. opened on behalf of minors etc

_____

Form S. B.-3a.

Letter of authority to be produced by the husband or agent transacting business on behalf of a female depositor in the Post Office Savings Bank.

TO THE POSTMASTER,

_____

SIR,

I HEREBY authorise my * _____

named _____

to deposit money in my Savings Bank account and to withdraw money from my account and generally to transact business on my behalf with the Post Office Savings Bank at _____

A specimen of my husband's/agent's signature is given below.

* Here enter "husband" or "agent" as the case may require.

† This signature or mark must be attested below by the signature of a trustworthy witness known to the postmaster.

_____

Signature or mark of depositor.

Date _____ *19*

_____

Signature of witness.

_____

Signature of husband or agent.

Note. - If the agent of a female depositor is changed, the new agent will be required to produce a fresh letter of authority.

Gulab Singh & Sons, Calcutta—No. 453 P. O.—31-8-15—90,000.

RAO BAHADUR
ANGA CHARRY
CE, INDIA (RETIRED.)

"RUKMALAYAM,"
CENTRE ROAD, SOUT

Devagavagudi 31 MAY 1919

To

Rajamantrapravina Dewan Bahadur
S. Chakravarti Esqr. M.A., F.R.A.S.
Secretary to the Government of
H.H. the Maharaja of Mysore, Bangalore.

Notice Savings Bank a depositor is furnished with a copy of the "Rules for the guidance of Depositors" a pamphlet form (i) when an account is newly opened and (ii) whenever a revised edition is subsequently issued. But I doubt if such is really the case in the Mysore Government Savings Bank For I recently noticed that "Savings Bank Rules for the guidance of depositors - with annexures", priced at four annas, was included in the list of official Publications available for sale at the Government Central Book Depot, Bangalore Fort by which the list was issued in July 1918. I bought a copy of the Rules yesterday through K.R. Krishnamurthy Rao, sub-postmaster, Bangalore Fort, with a view to neatly embody in it all the corrections suggested. But to my surprise, I now find that it contains only the rules printed at the Government Press Bangalore in 1916. I am at a loss to know how this "obsolete" edition has been allowed to be sold in public till now, while the rules were actually revised and published in the Mysore Gazette, Part I, dated the 19th July 1918.

I have therefore that you will kindly take steps

(a) to supply the existing Detachments with a copy of "Section I" of the current Savings Bank Rules of July 1917 edition if there is no objection to adopt the P.O.S.B. system;

(b) to have the obsolete copies of the Rules (1916 Edition) withdrawn at once from sale at the Central Book Depot and disposed of as "waste paper"; and

(c) to ret[illegible] the sum of [illegible] as soon as the last one obsolete copy of the Rules sent to me, as I will thankfully return that book to the officer,

Explanatory Memorandum.

This relates to "Section I" of the M. Government Savings Bank Rules. It will be confined to the "Rules for the guidance of Depositors", those intended for "Treasury Officers" being eliminated so as to conform with the Rules for guidance of Depositors in the "Post Office Savings Banks."

2. "Section I" now contains 53 Rules against 51 in the Rules for guidance of Depositors in the "P.O. S.B." The number of Rules for the guidance of Depositors in the "M.G. S.B" will be reduced to 46 as shown below:-

Item	No. of Rule. Present	No. of Rule. Proposed	Brief remarks.	Previous reference. Date of my letter.	Previous reference. Item.
1	1	X	Being a preamble, it is excluded from the new serial No. of Rules. A sentence is added to indicate the offices that are Minor Government Savings Banks	30 May 19	I and II
2	2	X	This is placed at the bottom (vide new Rule 45) as is the case in the P.O.S.B.	" " " is now modified	III which
3	3		This becomes new Rule 2.		
4	4	1	In conformity with the P.O.S.B. Rules, the definition of the term "minor" is changed and the term "Comptroller" is included in the "Definitions".	26 May 19 1 June 19 24 May 19	(a) Para. 1. (b)
5		2	Vide item 3. At the end of this Rule, the provisions of the existing Rule 19 are inserted	30 May 19 1 June 19	IV. Para 1.
6	5		The first paragraph is deleted and the second introduced by the second list of corrections is numbered as new Rule 4.	28 May 19	I.
7	6		Serial No. changed	30 May 19	IV

		Rule Proposed	Brief remarks.	Previous reference. Date of my letter.			Item
24	19		Deleted, since its provisions are included in the new Rule 2, vide item 5	1	June	19	X
25	20	15	Serial No. changed.				
26	21	16	——— Do ———. Provision made at the end of the Rule for withdrawal from accounts opened on behalf of lunatics.	27	May	19	III
27	22	17	Serial No. changed.	1	June	19	X
28	23	18	——— Do ———				
29	24	19	——— Do ——— and the Rule is recast in accordance with rule 16 of the P.O.S.B.	"	"	"	X
30	25	20	Serial No. changed. A foot-note is added to indicate how the declaration should be worded in the case of an account opened on behalf of a minor or lunatic vide rule 17 P.O.S.B.	"	"	"	XII
31		21	This takes the place of Rule 28 but is worded according to rule 18 of the P.O.S.B.				
32	26	22	Serial No. changed.				
33	27		Deleted as its provisions are included in the foot-note to the new Rule 20.				
34	28		vide remarks against item 29 and new Rule 21.				
35	29		Deleted	6	June	19	III
36	30		D				
37	31	23	Serial No. changed.				
38	32	24	Do. Retaining the last sentence of the present Rule, substituted for the rest the Rule 22 of the P.O.S.B. and its heading.	23 6	May June	19 19	VII IV
39	33	25	Serial No. changed. Note 3. added.	6	June	19	V
40	34	26	Do. The third sentence is redrafted				

8		4	vide item 6.				
9	7	5	Serial No. changed and the Rule has been amplified to cover all classes of persons who may deposit money.	27 " 29	may " "	19 " "	I II II(a).
10	8	6	Serial No. changed. Provision is made for opening accounts "on behalf of lunatics" and the restriction placed in the case of minors opening accounts is removed.	29 " "	may " "	19 " "	I. I(a). II.
11	9	7	Serial No. changed.				
12	10	8	——— Do ———.				
13	11	9	——— Do ———. The first portion is omitted being superfluous. The exception is retained but it is doubtful whether it should stand.	29	may	19	III.
14		10	This is a new Rule corresponding to rule 42 of the P.O.S.B.	1	June	19	Para 3.
15		10 A.	This falls under the category of "Public Accounts" but in view of the special conditions governing the same as laid down in the first list of corrections, it is treated as a separate Rule.	1	June	19	III.
16	12	11	Serial No. changed	1	June	19	III.
17	13	12	——— Do ——— See also para (2) of the Rule	"	"	"	IV & V
18	14		This becomes para (2) of the new Rule 12	"	"	"	V.
19	15		Deleted as it falls under the category of "Public Accounts".	"	"	"	VII.
20	16		vide new Rule 10 A. (item 15)	"	"	"	II.
21	17		Deleted, same as item 19	"	"	"	VIII.
22		13	This is a new Rule corresponding to rule 44 of the P.O.S.B.	" or end of para 5.	"	"	Do
23	18	14	Serial No. changed and the Rule wholly recast according to Rule 45 of the P.O.S.B.	1	June	19	IX.

			by the first two sentences of rule 25 of the P.O.S.B. second sentence is retained and for the third sentence the P.O. rule is substituted. Note 2 of the latter prescribes the certificate required from the agent of a female depositor. The 4th sentence is omitted (being instructions to the Treasury) as well as the rest of the existing Rule relating to the remittance of the amount of withdrawal.	6	June	19	VI
41	35	27	Serial No changed and a note containing all the provisions, except clause iv, of Rule 36 is inserted	"	"	"	VII
42	36		Deleted, the provisions made in clauses 4 and 1 to 3 being included in the new Rules 26 and 27 vide items 40 + 41.	"	"	"	"
43	37		Deleted	28 9	May June	19 "	V. V.
44		28	This is para 2 of Rule 34 introduced by and list of corrections				
45	38	29	Serial No changed				
46	39	30	——— do ———				
47 48	40 41	31	Of the 3 existing Rules, No 41 having been cancelled in Financial Secretary's No. H 675/2 / 77-18-33 dated the 2nd June 19, the provisions of the other 2 are combined in the new Rule. Two additional notes are inserted to indicate when interest ceases to accrue in the case of accounts opened on behalf of minors and security deposits	29	May	19	VI + V
49				"	"	"	VIII
				9	June	19	IV
50	43	32	Serial No changed: but pending orders no alteration made in the condition as to the existence of an account "in the particular Savings Bank" for 3 months prior to transfer. Provision is however made for the return of the Depositors' Pass-book at the time of effecting the transfer, while additional notes are inserted to prohibit	9	June	19	V

			to sections 4 and 8 of Regulation No. 11 of 1911 the amount is fixed at not exceeding "one thousand rupees" only.	24	July	19
63		42	This is a new Rule corresponding to rule 38 of the P.O. S.B. for the repayment of balance exceeding one thousand rupees (should be "three thousand rupees" after the amendment of Regn. 11 of 1911) to the heirs of deceased depositor.			
64		43	This is also a new Rule corresponding to rule 39 of the P.O. S.B. and section 12 of the Savings Bank Act.			
65		44	This is also a new Rule corresponding to rule 40 of the P.O. S.B. The necessity for this is that since there is no prohibition against accounts being opened by men of British Army or Europeans in a Military station like Bangalore, there must be some provision for the repayment of the balance at their credit in the event of their death or desertion or becoming insane.			
66	52		Deleted being instructions to Treasury.			
67		45	Vide ~~item 2~~ Rule 41 of the P.O. S.B.			
68		46	Vide item 2			

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.
30 JUL 1919

K S R Iyer

Retired Postmaster, Bangalore.

Item	No. of Rule. Present	No. of Rule. Proposed	Brief remarks.	Previous reference. Date of my letter	Previous reference. Item
			~~the~~ the transfer (i) of an account of a minor after he has attained his majority (unless the account is transferred to his own name), and (ii) of a security deposit account after it has lost that character.		
51	44		See new Rule 37.		
52	45		——— Do ——— 38.		
53	46	33	Serial No. changed, and rule 32 of the P.O.S.B. substituted.	9 June 19	IX.
54	47	34	Serial No changed.		
55	48	35	——— Do ———. The provisions of the latter portion of para (1) as well as paras (2)+(3) of Rule 34 of the P.O.S.B are added.	24 May 19 28 " 9 June	(1) Para. 1 XI
56		36	This a new Rule, being para (4) of rule 34 of the P.O.S.B. for allowing withdrawals from accounts opened on behalf of lunatics.		
57		37	vide item 51.		
58		38	——— Do ——— 52.		
59	49		Deleted being instructions to the Treasury	14 May 19	Para 1
60	50	39	Serial No. changed.		
61		40	This takes the place of Rule 53 with a suitable heading and the wordings are altered so as to be applicable even to a male depositor who may change his name.		
62	51	41	Serial No changed. As the existing Rule cannot be understood without a reference to the Savings Bank Act, the provisions of rule 37 of the P.O.S.B are substituted with		

With reference to the concluding portion of your letter No. H 656 of the 25th current, I beg to submit the enclosed draft of the revised "Rules for the Guidance of Depositors in Mysore Government Savings Banks" together with an explanatory memorandum. The Rules dealt with are those in "Section I". I have, however, omitted the words "Section I" in the title of the Draft Rules, because I wish to propose that "Section II" of the existing Rules be treated as an additional "Chapter" of the Treasury Manual, Volume I, as it relates to "Treasury Procedure", and "Section III" which only refers to "Annexures" as an additional "Appendix" of the Treasury Manual, Vol. II, as soon as these two Sections are revised, as I expect to do shortly.

As already mentioned in my letter of the 31st May 19, on which final orders are awaited as per your No. H 6750 of the 20th June 19, every Depositor who has opened or intends to open an account in the Mysore Government Savings Bank must be furnished with a copy of the "Rules for the Guidance of Depositors". With this view, I would now suggest that these Rules be separately printed in a small "Pamphlet" form in small type in which case they can be easily condensed in about 15 pages; for it will be kindly perceived from the append

copy of the "Rules for the Guidance of Depositors in Post Office Savings Bank" (1916 Edition) that they occupy only 16 pages, though their number is 5 against 41 in the case of the former (as revised).

3. It would be an advantage, if, in addition to publishing (after Government's approval) the revised "Rules for the Guidance of Depositors" in the Mysore Gazette, copies of the Rules in pamphlet form are also supplied to all Government officers, for ready reference, in connection with the opening of "Public Accounts" "Joint Accounts" and "Security Deposit Accounts" respectively.

Rao Bahadur K. S. Rangacharry, Esq.,

Retired Post Master

Basavangudi, BANGALORE C]

I am directed to acknowledge with many thanks your lette dated the 30th July 1919 and its enclosures. Your suggestions, I am to add, will receive early consideration.

I have the honour to be,

S i r,

Your most obedient servant,

Mr. Ayyanna Rai

Financial Secretary to Govt.

2. I am directed to
acknowledge with
many thanks the
letter [illegible] and
enclosures. The
Commissioners do
not wish to add [illegible]
[illegible] operation

DIARY No 429
1919-20
SECTION 27

Please address all future communications to the Comptroller to the Govt. of H.H. the Maharaja of Mysore.
In reply to this Comn. please refer to
No.....
GAD.53. Enc/a letter

OFFICE OF THE COMPTROLLER TO THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

Dated, Bangalore, the 6th August 1919 *191*

FROM,

T. Satyaraj Chetty Esq., B.A.,
~~M. N. KRISHNA RAO, Esq., B.A.,~~

Offg: *Comptroller to the Government of His Highness the Maharaja of Mysore.*

To

M. N. Krishna Rao, Esq., B.A.,

Offg: *Secretary to the Government of Mysore,* Financial *Department.*

SIR,

Adverting to your Memo No. Fl.6775-G.F.177-18-33 dat June 1919, forwarding 16 letters, for remarks and suggestions, Rao Bahadur K. S. Rangachary, suggesting amendments to Savings Bank Rules, I have the honor to state that, as it is not convenient to take up all the 16 letters at once and get them disposed of, I have decided to take them up one by one and submit my proposals to Government.

I accordingly return Mr. Rangachary's letter dated 14th May 1919 with the following observations:-

(1) Mr. Rangachary proposes in para (1) of his letter that Rule 49 should be deleted after the amendment of Rule 94, which has already been effected. But Rule 49 is a special rule providing for any payment due to a depositor, as the result of an error in calculation of interest after the account is closed and it may therefore stand. The reference to rule 45 therein is intended to show what a Dead Account is, as defined in the former. The ~~milit~~ limit of 6 months is special for the cases coming under Rule 49 and cannot be held to contravene the provisions of Rule 45.

(2) The next point taken up by Mr. Rangachary, relates to Rule 67, which, he states should be amended, so as to remove the restriction

WD A 0610—GPB—5,000—10-8-17

C. O. 42-Rec.—17]

.....Department

191

FROM

M. N. KRISHNA RAO, ESQ., B.A.,
Comptroller to the Govt. of
H. H. the Maharaja of Mysore.

To

.....ESQ.,
Secretary to the Govt. of Mysore,
Dept.

Dated

Despatched

Received

No.....

ject matter.

laid down and allow interest on the account from the date of the conversion of the minor's account into an adult's account.

Rule 67 is a new rule introduced when the Savings Bank Rules were amended in 1917. What interpretation should be put on this rule is not clear. Whether it is an injunction to the minor on whose behalf the account is opened, or to the person who opened the account is also not clear. If it was intended that the minor, who, under Rule 48, should have his account transferred to his name immediately after he attains the age of 18 years, should not draw interest for the period intervening between the date of his completing 18 years and his actually effecting the transfer, if he does not comply with the provisions of Rule 48, it should be so stated and the wording made clear. If it is meant that till the minor transfers the amount as provided in Rule 48, the person who opened the account on behalf of the minor will have a claim to interest accruing up to the date of the minor attaining 18 years of age, this should also be made clear. It may, however, be observed that in the former case, the interest due for the intervening period referred to is withheld, for which there appears to be no justification, and, in actual practice, it has not been withheld, the rule apparently not having been so understood. In the latter case, it is doubtful if it satisfies legal requirements, as on completing 18 years of age, the minor ceases to be such and the person who opened the account on his behalf ceases to be guardian. The Government Advocate, whom I consulted in person is of opinion that though the second of the two above interpretations is the only plausible interpretation that can be put upon Rule 67 as it is now worded; it does not satisfy legal requirements. In these circumstances I would suggest that Rule 67 may be deleted altogether.

Note to Rule 75 simply indicates the person who is competent to close the account and does not enforce the closure of the account. // In the event of more than one account being opened on behalf of the minor or the minor having an account of his own under Rule 8 (3), they may be transferred as suggested by

Mr. Rangachary, so that there may be only one account opened finally in his name as provided in Rule 8 (2).

I have the honor to be,

Sir,

Your most obedient servant

Offg: Comptroller.